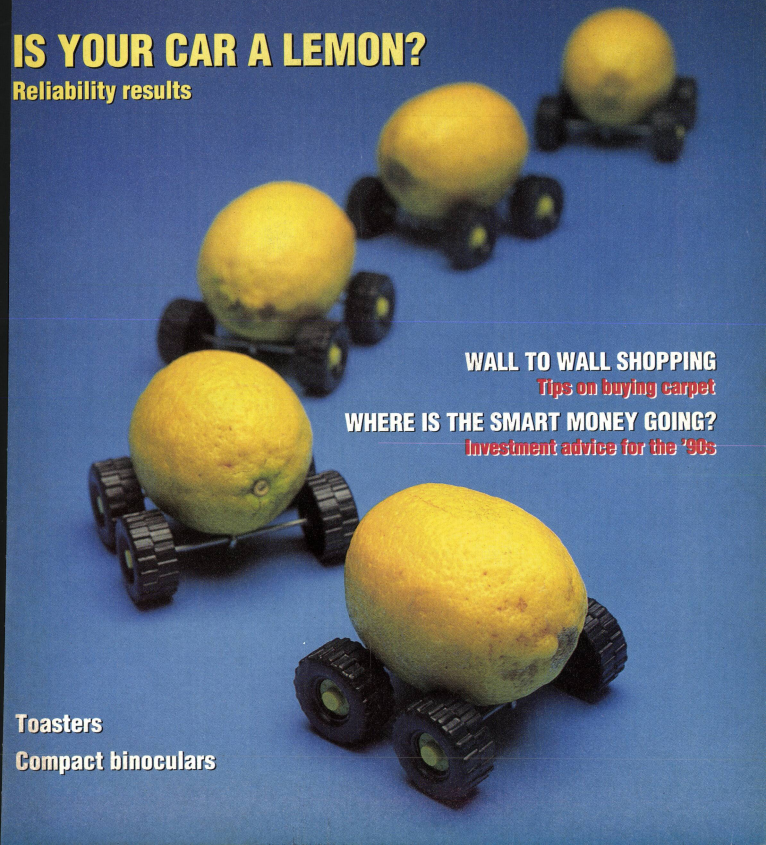
Australian Consumers' Association March 1994

CHOICE

IS YOUR CAR A LEMON?
Reliability results

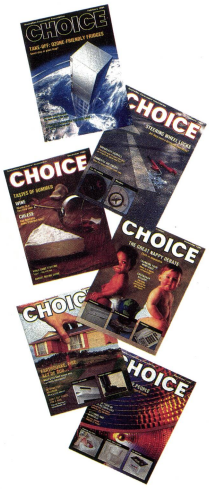


WALL TO WALL SHOPPING
Tips on buying carpet

WHERE IS THE SMART MONEY GOING?
Investment advice for the '90s

Toasters

Compact binoculars



What's been happening recently?

SOME of the most fascinating CHOICE articles are a result of our asking subscribers what they think of the products and services they use: an example of this is *On the road again* — the results of our latest car reliability survey, starting on page 4. You filled in questionnaires telling us about over 9000 cars, which enabled us to give you valuable information about which models are least likely to leave you stranded by the side of the road in the rain.

Our Survey Research department is behind all CHOICE reports like this, devising the questionnaires and analysing the answers you send in. Just recently the staff there have been flat out working on a host of surveys that'll bring you valuable information in future issues. We thought you might like a preview.

- **Health insurance:** Which companies have the most satisfied customers, and what do Australians want from their health system?
- **Appliance reliability:** Which brands of TV, video recorder, washing machine, sewing machine and gas heater have the best repair record?
- **Banks:** Which give you the best service?
- **Supermarkets:** Our annual survey of which chains and which towns have the cheapest prices.
- **Childcare:** What services are widely available, and what do parents want? This one has obviously struck a chord in the community: the response has been tremendous.
- **Transport:** We're comparing public transport in the 30 largest Australian towns and cities to see which ones offer a good service to their citizens and which could lift their game.

In addition to these CHOICE surveys we've been sending out our regular questionnaires asking subscribers what subjects you'd like to see covered in the magazine and what you liked or didn't like about recent issues. (If you haven't received one of these already, you probably will soon — we send them at random to a few thousand subscribers each time.) We've also been analysing what you told us you think about Australia's water and telephone services in our two comprehensive surveys last year.

Many thanks to everyone who's ever filled in a CHOICE questionnaire — we can't produce the reports without you. And if you'd like to become a regular member of our survey panel reporting on car reliability, appliance reliability, water or telephone services (or all of them), just phone our Consumer Information Service on (02) 559 9855 (or write to us, or fax us on (02) 558 9341) and let us know.

Who are we?

CHOICE exists to help you make decisions. It might be a question of which washing machine or fridge to buy, or which insurance policy or bank account to choose. It might be a case of giving you enough information about areas such as health, food and nutrition that you feel confident your decisions are based on sound knowledge. The reason you can rely on CHOICE is that the only interests we represent are yours — the consumer's.

We're not a government department or agency, and we get no ongoing funding from any government. Neither do we receive any subsidies from industry, manufacturers, unions or any other group, and we don't take any advertisements in the magazine. CHOICE survives purely because people like you subscribe to it: over 85% of our income is from CHOICE subscriptions, and the rest from sales of our Consumer Bookshelf and CHOICE Books, plus some special technical services such as testing appliances for their energy efficiency labelling. So we're independent in the true sense of the word: beholden to no-one but the consumers we represent and who keep CHOICE alive.

The organisation behind CHOICE is the Australian Consumers' Association. This does more than just publish CHOICE: we represent consumers' interests at federal and state government level as a balance to the influence of manufacturers and service providers. You can become a member of the Consumers' Association as well as a CHOICE subscriber if you wish. The small extra membership fee you pay demonstrates your commitment to the rights of consumers, and gives you a subscription to a second magazine — either *Consuming Interest*, our publication covering broader consumer policy, or *CHOICE Travel*.

Around 70 people work at CHOICE in roles ranging from processing your subscriptions to testing the appliances, answering consumer queries, writing the articles in CHOICE and *Consuming Interest*, and representing consumer interests in the public arena. We're here because you think you need us, you trust us and are prepared to pay to keep us going.

Jane Mackenzie
Editor

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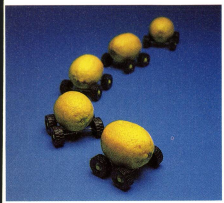
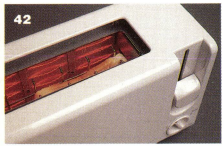


Cover photo: Rhonda Thwaite



Next issue

Microwave ovens, personal alarm systems, takeaway fast food, questions about microwaving, services for carers, the bugs inside us, do roadworthiness checks make cars safer?

May, June, July

Tests: Fan heaters, steam irons, video recorders, large TVs, safety switches, paté, vacuum cleaners, peanut butter.
Surveys: Which health insurance companies have the most satisfied customers?; income protection insurance — which are the best policies?; annual survey of supermarket prices; childcare — what do parents want, and what are they getting?
Features: Do you have a healthy diet?, how to buy a hearing aid, artificial sweeteners, charities, skiing holidays for beginners, options when selling your house, contact lenses, mailing lists, life insurance commissions.

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Questions to ask when you go to buy carpet, and the information to understand the answers.

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Good vision is important for your quality of life — we offer some tips on how to maintain it.

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Low inflation, lower tax rates, low Aussie dollar, low interest rates ... low earnings on investments. Where's the smart money going now?

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Competition is supposed to be beneficial to consumers as well as the economy — but is there quite as much competition out there as the number of brand names would suggest?

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The reliability of new cars has improved in the 18 months since our last survey — and we're pleased to say the biggest improvement has been in locally made cars.

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Compact binoculars are just as good as standard-sized models in situations where there's plenty of light — and they're much more convenient to carry around. We pick some of the best.

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What makes the ideal toaster? We didn't find a perfect model, but 12 of them were good enough to make your choice easy.

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No manufacturer monopoly on making car parts!

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New laws against stalking in some states should help victims of threats and harassment, but police and courts have to make them work in practice.

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Test yourself with our regular consumer quiz.

Contracts

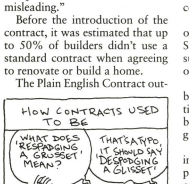
PLAIN ENGLISH BUILDING

HOME OWNERS and builders in NSW now have a Plain English Home Building Contract to simplify the home building and renovating process.

According to NSW Minister for Consumer Affairs, Wendy Machin, "Too often in the past contracts favoured builders to the detriment of consumers, as they were complicated and in some cases misleading."

Before the introduction of the contract, it was estimated that up to 50% of builders didn't use a standard contract when agreeing to renovate or build a home.

The Plain English Contract outlines the rights and responsibilities of each party. It is also designed to clarify key aspects of the building process, including insurance, progress payments, provisional sums and dispute resolution procedures. The contract includes a three-day cooling-off period and a checklist to help ensure all necessary requirements have been filled out and understood before the contract is signed.


HOW CONTRACTS USED TO BE
WHAT DOES 'RESPADDING A GRUSSET' MEAN?
THAT'S A TYPO. IT SHOULD SAY 'DESPODGING A GLISSET'
BOLTS
SET BOLTS
milk

The contract was one outcome of the reform of the NSW Building Services Corporation, which resulted from an inquiry into that organisation.

It was developed over two years by the Building Services Corporation with the assistance of NSW building bodies and consumer groups.

The Plain English Home Building Contract comes in a two-copy pack, with one copy each for the owner and builder. The contract is available from industry association offices, Standards Australia, local councils, building information centres and Building Services Corporation offices for a recommended retail price of $17.50.

Can you help?

CHARITIES

WE'D LIKE to enlist your help for an article on charities which assist people in Australia. We're planning to profile some of the biggest well-known charities, including information on their activities, affiliations, income and administration costs.

What makes you donate to a certain charity or what is important to you when you decide which one to support? What do you know about the charity and what do you want to know? We'd appreciate your views — straightaway, or by mid-March at the latest, please. Send your letters to CHOICE, **Charities**, 57 Carrington Road, Marrickville 2204.

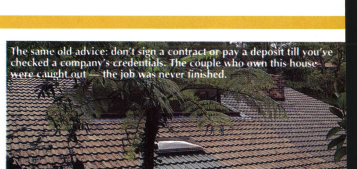
Thanks for your help.

CONTACT LENSES

DO YOU wear contact lenses? For an article planned for later this year we'd like to hear about your experiences with buying, wearing and looking after your contact lenses.

Please write to us by the end of March 1994. Send your letters to CHOICE, **Contact lenses**, 57 Carrington Road, Marrickville 2204.

Thanks for your help.


The same old advice: don't sign a contract or pay a deposit till you've checked a company's credentials. The couple who own this house were caught out — the job was never finished.

TOO LATE, SHE CRIED

MR and Mrs B of Sydney were recently called upon by an "obliging sort of person", who was selling the services door-to-door of a roof maintenance company.

The salesman quoted for work to put mesh guards over their gutters to protect them from becoming blocked with leaves. He also persuaded them to have their concrete roof tiles cleaned and resurfaced, telling them that as older tiles become worn and covered in lichen, they become more porous and may start to leak.

In fact, there is no need for concrete tiles made after 1960 to be resurfaced. The waterproofing of such tiles has nothing to do with their surface but with their density. The only real advantage to having concrete roofing tiles resurfaced is an aesthetic one: the tiles look shiny again.

Mr and Mrs B were told the total cost of the mesh, tile cleaning and painting would be $3400. This work, along with cleaning up the driveway and paved areas around the yard and swimming pool, was supposed to be completed over three days. The company also undertook to cover the costs of paying to have the swimming pool cleaned if it got filled with debris or leaves while the roof was being cleaned.

The company sent a "young man" to the house to clean the roof tiles using a high-pressure hose. However, no other work was completed in the specified time and after contacting the Building Services Corporation and a major supplier of roof tiles about the services offered by the company, Mr and Mrs B decided to rescind their contract.

Having paid a $340 deposit, they are now out of pocket for that amount, and they have to find someone to complete the work quoted for by the company. "The roof looks worse than it did before," says Mrs B.

Although their pride and bank balance have been slightly wounded by this incident, they were eager to pass their experiences on to other consumers. The following lessons can be learned from this case:

- If approached by a door-to-door salesperson, ask to see a copy of his/her trades licence or authorisation. Take written details and confirm them with the appropriate licensing authority in your state (see *Finding a Good Tradesperson* in CHOICE, July 1993, for details). Don't just check that the tradesperson or company has some kind of licence but that it is appropriately licensed to do the type of work it is quoting for.
- Don't pay a deposit immediately, even if there's a "today only, special offer" being made. Mrs B phoned a major tile manufacturer to check the legitimacy of the service *after* she'd paid the deposit. We suggest you make a few calls before signing any contracts or paying a deposit.

Contamination

BUGS IN FACE CREAM

BEWARE of nasty bugs that may be growing in your cosmetics. After receiving a letter from Susan Liell of Sydney about her suspicions that face cream she'd purchased from a multi-level marketing company called Omegatrend was contaminated by bacteria, we sent samples of the cream to an independent laboratory for analysis.

The **SAUNDRE MAE Intensive Rejuvenation Youthful Skin Renewal** cream was found to be contaminated with a variety of organisms: *Corynebacterium species, Pseudomonas cepacia, Bacillus species.*

Of most concern was the presence of *Pseudomonas cepacia*, as this bacteria has been found to cause infections of the eyes, ears and mucous membranes. The presence of this organism in a product of this type is unacceptable; it may be a sign of poor manufacturing practices leading to product contamination, the choice of an inadequate preservative system by the manufacturer, or malicious or accidental damage.

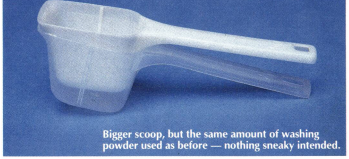
This face cream looks only slightly off — but it contained bacteria that could cause ear and eye infections.

The laboratory which conducted the test recommended the product be recalled from sale. However, when we referred the matter to the Federal Bureau of Consumer Affairs for assessment, they decided not to advise Omegatrend to issue a recall notice but to accept the company's assurances that the contamination was an isolated incident.

Omegatrend quality manager Graham Marteen assured the Bureau that the company has high standards of quality control. He said the problem was possibly caused by the product being exposed to heat, rendering the preservative ineffective.

The problem with the Omegatrend product may be a one-off incident, but consumers should always check cosmetics for discolouration before use. If there appear to be 'bugs' or strange discolouration in a relatively new jar or bottle when you open it, don't use the product; contact the manufacturer/distributor on the label and request a refund.

No tricks



Bigger scoop, but the same amount of washing powder used as before — nothing sneaky intended.

WHAT'S IN A SCOOP?

A NUMBER of subscribers have sent us letters about **BIO-ZET** washing powder, which came out well in our March 1993 test of newly formulated products containing enzymes and/or zeolites (instead of environmentally suspect phosphates). Since our report the size of the measuring scoop in the 1.5 kg box of **BIO-ZET** has increased. "The smaller scoop, which would have been in the packet at the time of the CHOICE test, actually fits inside the new scoop," writes LMB of Whittlesea, Victoria. But the packet is still claimed to last for 30 washes. "This in itself is obviously no big deal," said LMB. "However, I find it sneaky and dishonest."

When we tested the product last year we had some discussions with the Australian distributor of the product, Kao (Australia) Marketing, about the scoop. The quantities recommended at the time (one level scoop for a small washing machine, two scoops, not quite level, for a medium-sized and two heaped scoops for a large machine) made measuring the right quantity rather difficult, as the scoop had only a white-on-white line marking inside.

Kao tells us the basic dosage hasn't changed, only the size of the scoop, to make measuring easier. The new packet comes with a larger scoop and the following instructions: one full scoop for a 'normal load' (machine capacity 50 L) and one and-a-half scoops for a 'large load' (of 70 L). So what happened to the dosage recommended for a medium-sized washing machine (or a 60 L load), as stated on the earlier packets? That's one heaped scoop, says Kao.

We've measured and weighed the contents of a 1.5 kg packet and can confirm Kao's claims. Using the recommended dosages, the packet we bought would yield about 30 washes for a 60 L machine, 25 washes for a 70 L machine and 39 washes for a 50 L machine. However, judging from the letters we received, we don't think the changed scoop size has made measuring any less confusing.

And yes, **BIO-ZET** is still suitable for front loaders — use about half a scoop. It's no longer mentioned because they ran out of space on the smaller 750 g packet, but Kao is thinking of designing a new one.

Car deals

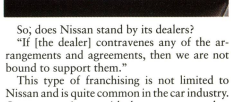
NISSAN SPEAKS

IN A RECENT article in *Choice Cuts* (October 1993) we raised some questions regarding the Nissan Motor Company's willingness to distance itself from its dealers when it came to service problems. We found Nissan less than forthcoming when we posed some questions ourselves, but one of our subscribers decided to try and get the information directly. After receiving an unsolicited advertising brochure for a new Maxima, a reader from Tasmania sent a letter to the marketing manager of Nissan in Victoria, asking for clarification of the relationship between Nissan and his local Nissan dealer.

The letter from Nissan's passenger vehicle marketing manager explains that it conducts its business in Australia using a dealer network and that each dealer has an agreement with Nissan that has "...certain obligations which the dealer must comply with in order to continue to remain part of the Nissan dealership network." This sounds strong, but the letter goes on to say, "The dealer is an independent entity and is bound by its own actions; it is not an agent of Nissan Australia." And furthermore, "Each party is independently responsible for what it says and does, and is not responsible for what the other says and does."

Nissan is certainly at pains to point out the independence between it and its dealers, which begs the question: what is Nissan responsible for?

"Nissan is responsible for its product (the vehicle, and all genuine Nissan parts and accessories), the various warranties that apply to them, and the Road Side Assistance that is provided with the vehicle. [The dealer] is responsible for everything in relation to the sales contract, and all workmanship that it carries out on the vehicle including warranty repairs."



So, does Nissan stand by its dealers?

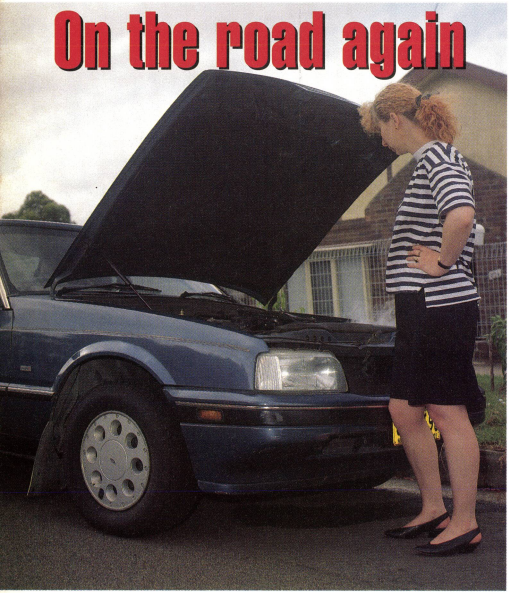
"If [the dealer] contravenes any of the arrangements and agreements, then we are not bound to support them."

This type of franchising is not limited to Nissan and is quite common in the car industry. Our concern is not with the arrangement, but with the public perception created that the parent company will be there to help if a consumer is having trouble with a dealer. Nissan appears all too willing to emphasise its legal separateness, rather than its moral alignment with dealers for the good of the customer.

What this means for consumers is don't count on Nissan to step in if your local dealer starts giving you the run-around. You could well find its multinational shoulders aren't there to be cried on.

Our latest car reliability survey shows an improvement in reliability of new cars since the last one 18 months ago, and the biggest improvement has been in locally made cars.

On the road again



IT HAS TO BE SAID. Imported cars are still more reliable than the local product, and substantially so. But the local manufacturers do seem to be lifting their game. Eighteen months ago we found 31% of Australian-made cars under three years old had either broken down or spent time off the road for repairs during the previous year (1991). In our latest survey this figure has dropped to 23%. It is still twice as bad as imports but the improvement is there.

This result tallies with another major survey by the Automotive Research and Marketing Service of faults in cars during the first 90 days of ownership. It shows the number of faults in Australian-made cars has decreased steadily from 1988 (when the figure was two to three times greater than for imports) to 1992, when Australian cars had only marginally more faults than their imported cousins.

The big picture

Our definition of a reliable car is one that is operational whenever you need it. We asked two questions to evaluate this:

- How many times did this vehicle break down between July 1992 and June 1993?
- Was your car unavailable for use for one whole day or more for repairs (not accident repairs, vandalism or routine maintenance) during 1992–1993?

Table 1 (right) compares the performance of the makes (Holden, Ford, etc) while Table 2 (overleaf) compares individual models (Honda Civic, Toyota Camry, etc). In both tables the column marked "% without problems" refers to the percentage of that make or model that neither broke down nor was forced off the road for repairs at all during the year.

To give an idea of how close to reality our results are likely to be, we've included an indication of confidence — the black bars in the graphs. The shorter the bars, the more likely our results are to mirror real life.

Not surprisingly the cars generally became less reliable as they got older, so

THE SURVEY

SURVEY FORMS were sent to 20 000 CHOICE subscribers in July last year; from these we got 6923 responses and useful information on 9397 cars. The brands of the newer cars in the survey were compared with recent registrations and found to be generally comparable. Fords were slightly under-represented, while there were more Nissans, Mazdas and Subarus than you would find in the general population.

Seventy per cent of respondents were male, which is high compared to the general population and the roughly equal number of male and female CHOICE subscribers. However, it is comparable to the proportion of males registering cars. There were also fewer people under 35 and more people with dependent children than among our subscribers as a whole, but generally there doesn't seem to be any reason for our results to have been skewed by the nature of the people responding to the survey.

The survey analysis was performed by our resident statistician Dr Jim Lemon (you'd be hard pressed to find someone with a more appropriate name for this study) and his work was reviewed and given the thumbs-up by two academic statisticians, Professor George Cooney of Macquarie University and Honorary Associate Jim Douglas, Department of Statistics, University of NSW.

we separated the cars in our report into four age groups: models made from 1990 to 1992, 1987–89 models, 1984–86 models and those made before 1984. Subsequent analysis showed there weren't significant differences in reliability between cars of different ages within these age groups — in other words 1984 cars, for example, weren't significantly worse than 1986 models — so the groupings are valid for comparison.

We also asked, "Would you buy the same *make* of car again?" and the percentage of people who answered 'yes' to this question has been included in Table 1. Obviously reliability isn't the only factor people consider when deciding whether to buy the same make again, but most of the more reliable makes also had a good score for 'would buy again'.

Overall 77% of cars made in Australia from 1990 to 1992 were free of problems, compared to 88% of imported cars. The best of the locally made cars for this time period was Nissan. Unfortunately Nissan stopped manufacturing in Australia at the end of 1992.

Which models are most reliable?

Table 2 shows how the models rated in the four age groups. Some models aren't in the list at all because we didn't get information on enough of them to report.

The exact '% without problems' represents the cars in our survey, not throughout Australia. For example, all the 1990–92 **TOYOTA Cressidas** in the survey were problem-free, but that's hardly likely to be the case for all the **Cressidas** in that age group in the country. However, it does indicate it's a very reliable car.

We also looked at other factors that stood out in our analysis of the models, such as the distance the car travelled in the past year and whether it was serviced by an authorised dealer or not. Not surprisingly the distance travelled was strongly related to reliability — the further you drive, the more likely you are to break down. In many cases there was also a strong correlation between being serviced by an authorised dealer and increased reliability. However, none of these factors changed our results for a model.

Problem areas

The survey also contained questions about problems in 18 specific areas of the car. In general, the areas with the fewest problems were on the mechanical side: the **engine, gearbox and transmission** and the **driveline** (which includes the driveshaft, differential, axles, etc). Other areas with few problems were the **suspension, clutch, exterior paintwork** (except pre-1984 cars) and **interior trim.**

The most frequently reported problem in all age groups but the oldest (and even there it had the second-highest incidence) was the **electrical system.** This includes the battery, starter motor, alternator and any electrical switches or accessories in the car (but not the ignition). The most common problem in the cars over 10 years old was **rust.**

Other common problems were with the **brakes, body hardware** (doors, windows, mirrors, etc), **engine cooling** (cars older than 1987) and **exhaust system.**

In the middle area for problems were **air conditioning, ignition system** and **fuel system.**

Not surprisingly problems became more prevalent as the cars got older. The most dramatic example of this was rust, which affected 2.4% of the 1990–92 cars and 48% of those made before 1984.

We looked at each problem area in each age group to see if any models stood out as significantly better or worse than

Table 1. How the makes compare

The black bars indicate how closely the percentage without problems we found in our survey is likely to match reality. Statistically, the more cars for which we had information for each model and the closer they got to 100% without problems, the more precise the percentage can be, so the bar is shorter. For example, in the 1990–92 list, we can say with reasonable precision that you have a 80% to 88% chance of a **TOYOTA** being on the road every day of the year because there were 358 of them in our survey. The **HONDAs,** with only 59 cars in the survey, make the percentage less precise: a 79% to 96% chance of full reliability.

1990–92	% without problems	% would buy again
MAZDA	91	95
HONDA	90	95
SUBARU	86	94
NISSAN	85	89
TOYOTA	84	95
DAIHATSU	83	96
MITSUBISHI	80	92
HOLDEN	76	92
FORD	73	91

1984–86	% without problems	% would buy again
MAZDA	80	97
SUBARU	74	98
HONDA	63	95
HOLDEN	62	83
TOYOTA	58	95
VOLVO	57	79
MITSUBISHI	53	83
NISSAN	52	88
FORD	50	86

1987–89	% without problems	% would buy again
MAZDA	83	96
HONDA	80	99
DAIHATSU	78	96
TOYOTA	76	94
NISSAN	75	88
SUBARU	66	98
MITSUBISHI	63	93
FORD	61	85
HOLDEN	58	85

Pre–1984	% without problems	% would buy again
VOLKSWAGEN	71	96
HONDA	63	98
SUBARU	60	94
VOLVO	56	95
MITSUBISHI	54	79
PEUGEOT	54	90
TOYOTA	53	94
HOLDEN	53	83
MAZDA	53	94
FORD	52	89
NISSAN	32	81

average. This gives you a guide to potential problem areas when you go shopping for a secondhand car.

The good

Because the average incidence of problems is low (around 15%) it is more difficult for a model to stand out as better than average than as worse. Five models managed to do that in more than one area.

■ The HONDA Civics in the 1984–86 age group were better than average in the areas of body hardware and engine cooling.

■ NISSAN Patrols in the 1987–89 age group had significantly fewer problems with the exhaust system and steering.

■ The VOLKSWAGEN Beetle maintained its reputation as a reliable old banger with a better than average record in the areas of engine cooling and the electrical system.

■ The VOLVO 240 series made before 1984 was significantly less rusty than other cars that age and also had fewer problems in the cooling system

■ The 1984–86 models of the FORD Laser/Meteor had a better than average record in the rust department and the fuel system.

Other models which finished up better than average in an age group were:

■ SUBARU Liberty (1990–92) — engine cooling.

■ TOYOTA Camry 4 (1990–92) — engine cooling.

■ HOLDEN Barina (1987–89) — electrical system.

■ NISSAN Skyline RWD (3.0) (1987–89) — engine cooling.

■ MAZDA 323 FWD (1984–86) — suspension.

■ MITSUBISHI Magna (1984–86) — body hardware.

■ TOYOTA Camry Hatch (1984–86) — engine cooling.

■ TOYOTA Cressida (1984–86) — body hardware.

■ HONDA Accord (pre-1984) — body integrity (leaks and rattles).

■ TOYOTA Hilux (pre-1984) — body hardware.

However, the FORD Laser, MITSUBISHI Magna and TOYOTA Camry also appear in the list of cars with problems.

The bad

Two cars, the FORD Falcon and HOLDEN Commodore, stand out as being worse than average for reliability in a number of aspects. This doesn't mean they're the least reliable cars around — there may be other cars that are just as bad, but we didn't get enough information about them to say so. With these two models we had so many in our sample we can criticise them with certainty.

All in all five models had significant problems in more than one area.

Table 2. Reliability of models

The number in brackets is the number of cars we received information about for each model — our 'sample number'.

FWD — Front-wheel drive
RWD — Rear-wheel drive
4WD — Four-wheel drive

1990–92 models	% without problems
Toyota Cressida (22)	100
Honda Civic (34)	97
Toyota Tarago (26)	92
Mazda 323/Astina (36)	92
Mazda 626 FWD (71)	92
Toyota Hi-Lux (34)	91
Nissan Pintara FWD (33)	91
Toyota Landcruiser (50)	90
Holden Barina (27)	89
Ford Laser (70)	89
Mazda 121 FWD (33)	88
Subaru Liberty (90)	87
Mitsubishi Pajero V6 (37)	87
Nissan Pulsar/Vector (108)	86
Mitsubishi Lancer (34)	85
Daihatsu Applause (20)	85
Nissan Patrol (39)	85
Toyota Camry 4 (111)	84
Holden Apollo (23)	83
Subaru 4WD Wagon (23)	83
Daihatsu Charade (51)	82
Toyota Corolla FWD (84)	82
Honda Accord (25)	80
Mitsubishi Magna TR (99)	76
Holden Commodore V6 VN-VP (190)	74
Holden Commodore V8 VN-VP (45)	71
Ford Falcon 6 EA-EB (169)	68
Nissan Skyline RWD 3.0 (22)	68
Toyota Lexcen (31)	58
Ford Corsair (20)	55

1987–89 models	% without problems
Nissan Patrol (36)	92
Toyota Cressida (26)	89
Ford Telstar (50)	88
Holden Barina (27)	85
Mazda 626 FWD (40)	83
Honda Accord (33)	82
Toyota Hi-Lux (21)	81
Daihatsu Charade (23)	78
Honda Civic (27)	78
Toyota Landcruiser (30)	77
Nissan Pintara RWD (37)	76
Toyota Camry 4 (160)	76
Nissan Skyline RWD 3.0 (53)	74
Toyota Corolla FWD (110)	73
Ford Laser (98)	72
Nissan Pulsar/Vector (79)	67
Subaru 4WD Wagon (32)	66
Mitsubishi Magna (202)	63
Holden Astra (24)	63
Mitsubishi Colt (29)	62
Holden Commodore V8 VN-VP (24)	58
Holden Camira (42)	57
Holden Commodore 6 VL (80)	56
Holden Commodore V6 VN-VP (137)	53
Ford Falcon 6 EA-EB (115)	50
Ford Falcon 6 XA-XF (87)	46

■ The **FORD Falcon 6** was a troublemaker in 13 of the 18 areas we asked about. The worst problem was steering — it was worse than average in this area for every age group. Next on the problem list were air conditioning, engine cooling and suspension (which affected cars made between 1984 and 1992) and body hardware, which was a big problem in cars made before 1990. The Falcon's other problem areas were:

— Rust (1984–89)
— Electrical system (1984–86, 1990–92)
— Body integrity (1987–89)
— Brakes (1987–89)
— Clutch (1987–89)
— Engine (1987–92)
— Fuel system (1987–89)
— Transmission (1987–89)

■ The **HOLDEN Commodore** is next on the list of problem cars. The V8 had trouble with body integrity (1987-89 models), air conditioning (1984-86 models) and, for the pre-1984 models, steering and suspension. The V6 was no better. The 1990–92 models had frequent problems with the brakes, engine cooling and fuel system, while the 1987–89 models were having trouble with the body hardware, interior trim, ignition system and exhaust. 1987–89 **Commodores** with a straight six-cylinder engine had driveline trouble, while the older pre-1984 6s had problems with engine cooling and exhaust.

■ The **MITSUBISHI Magna**, previously mentioned for its better than average body hardware, was struck by rust and transmission problems in its 1984–86 models and electrical system difficulties in the 1987–89 **Magnas**.

■ **HOLDEN Camiras** made before 1984 were worse than average in the ignition system department, while the 1987–89 models were noted for air conditioning problems.

■ 1984–86 models of the **TOYOTA Tarago** had significant problems with the body integrity (leaks and rattles) and the fuel system.

Other models which finished up worse than average in an age group were:

■ **DAIHATSU Charade** (1990–92) — clutch.
■ **FORD Laser** (1990–92) — body integrity.
■ **NISSAN Pintara FWD** (1990–92) — body hardware.
■ **MITSUBISHI Colt** (1987–89) — body integrity.
■ **TOYOTA Camry 4** (1987–89) — exhaust.
■ **FORD Cortina** (pre-1984) — body integrity.
■ **FORD Fairlane** (pre-1984) — steering.
■ **NISSAN Pulsar** (pre-1984) — fuel system.
■ **TOYOTA Corolla** (pre-1984) — rust.

The **FORD Laser, MITSUBISHI Magna** and **TOYOTA Camry** also appear in the list of cars with fewer problems than average (see *The good*, left). ❑

1984–86 models	% without problems
Mazda 323 FWD (39)	87
Mazda 626 FWD (62)	76
Subaru 4WD Wagon (31)	74
Toyota Corolla RWD (27)	74
Holden Commodore V8 VB-VK (25)	68
Toyota Cressida (25)	68
Toyota Hi-Lux (31)	68
Holden Commodore V6 VL (72)	67
Holden Camira (49)	65
Ford Laser/Meteor (112)	64
Nissan Pulsar/Vector (28)	64
Toyota Camry Hatch (28)	64
Honda Civic (46)	63
Mitsubishi Magna (64)	63
Toyota Landcruiser (50)	62
Mitsubishi Colt (38)	58
Toyota Tarago (33)	58
Volvo 240 series (28)	57
Ford Telstar (51)	53
Toyota Corolla FWD (58)	52
Holden Commodore 6 VB-VK (55)	49
Toyota Corona (84)	45
Mitsubishi Pajero 4 (27)	44
Ford Falcon 6 XA-XF (190)	41
Nissan Bluebird (34)	41
Mitsubishi Sigma/Scorpion (36)	39

Again, the black bars indicate how closely the percentage without problems in the survey is likely to match reality. For example, in the 1990–92 list, we can say with reasonable precision that you have a 82% to 97% chance of a **MAZDA 626** being on the road every day of the year because there were 71 of them in our survey. The **TOYOTA Hilux**, with only 34 cars in the survey, makes the percentage less precise: a 76% to 98% chance of full reliability.

Pre-1984 models	% without problems
Toyota Hi-Lux (32)	81
Volkswagen Beetle (28)	71
Mitsubishi L300 (23)	70
Honda Accord (53)	68
Ford Falcon V8 XA-XF (31)	68
Ford Fairlane V8 (21)	67
Holden Belmont/Kingswood (83)	61
Holden Gemini RWD (83)	60
Subaru 4WD Wagon (35)	60
Toyota Cressida (22)	59
Toyota Corolla RWD (119)	57
Volvo 240 series (55)	56
Honda Civic (38)	55
Toyota Landcruiser (44)	55
Mazda 323 FWD (46)	54
Mazda 323 RWD (37)	54
Mitsubishi Sigma/Scorpion (111)	54
Peugeot 504 (26)	54
Ford Laser/Meteor (95)	54
Toyota Celica RWD (28)	54
Holden Commodore 6 VB-VK (104)	53
Mazda 626 RWD (61)	53
Ford Cortina (48)	52
Toyota Hi-Ace/Lite-Ace (25)	52
Holden Torana 6 (24)	50
Mazda 626 FWD (26)	50
Mitsubishi Colt (20)	50
Ford Falcon 6 XA-XF (170)	49
Mitsubishi/Chrysler Charger/Valiant (39)	49
Holden Premier (38)	47
Holden Commodore V8 VB-VK (34)	44
Toyota Corona (121)	41
Ford Escort (23)	35
Nissan Pulsar (23)	35
Holden Camira (38)	34
Nissan Bluebird (48)	31

Wall to wall

Carpeting your home means thinking about texture, pile type, colour, comfort and cost.

CHOOSING THE RIGHT CARPET IS important because you'll have to live with your choice for many years. It will also be among the largest, most expensive furnishing investments you make, so it's worthwhile spending some time researching the subject before you buy.

This article provides guidance on how to approach buying carpet. It outlines the materials used in carpet making, the different pile types and special treatments available. We also discuss how to get the best service from retailers and carpet layers. Industry labelling schemes are explained and we give hints on how to care for your new carpet. This basic knowledge will help you work out the questions to ask when you go out to buy, and enable you to understand the answers.

shopping

What do you need?

The first step is to think about the answers to the following list of questions:

- Where is the carpet going?
- How much wear will it get?
- Should you choose wool, synthetic fibre or a blend?
- What colour and texture do you want?
- What sort of underlay should you use?
- How much carpet do you need?

You can answer some of these questions immediately: the location of the carpet, level of wear and colour and texture preferences. You will need expert help with other questions. Reputable carpet retailers should be able to provide all the information you need. Visit as many different retailers as possible, armed with your list of questions, to compare price, service, information and range (not all colours or brands are available at some shops). Ask as many questions as possible when visiting retailers to ensure you make sound purchasing decisions.

What's available?

There are around 50 carpet manufacturers in Australia, but only about one third of this number could be regarded as significant players. The industry sells about $1.2 billion worth of carpet in Australia each year. This figure includes imports, which currently represent 12% of the market.

Nine manufacturers responded to our survey for this article: Westwools Carpets, The Victoria Carpet Co, Peerless Carpet Distributors, Sterling Carpet Mills, Pioneer Carpet Mills, Feltex Carpets, Chaparral Carpets, Tascot Templeton Carpets, Cavalier Bremworth (Australia). Those manufacturers provided information on over 70 brands of carpet. The Australian Wool Research and Promotion Organisation (AWRAPO), the Carpet Institute of Australia and Du Pont (Australia) also supplied information for this article.

Which fibre is best?

Ask about the fibre content of a carpet, although this may not ultimately be the biggest factor in your purchasing decision, as will become clear.

Nylon and wool are the two dominant fibres used in carpet construction. The fibre affects a carpet's resistance to soiling, staining and flame, its resilience and durability. However, there's not much unbiased information around about which fibre is best. Manufacturers of nylon yarn and carpets, naturally enough, claim nylon is a superior fibre for carpet manufacture. Likewise, manufacturers of wool carpets claim wool is the *only* fibre consumers should consider buying. Consider both sides of the debate and your personal requirements before making your mind up about the type of carpet to purchase.

- **Nylon:** Du Pont invented nylon back in 1938 and developed it for many uses, including carpet. According to Du Pont's flooring systems marketing manager, Roy Bennett, "Worldwide, nylon has the major share of carpet usage, with 80% in the US and Europe, 60% in the UK and 60% of the Australian market ... The reason for nylon's dominance is that it is the optimum fibre in terms of cost, ease of processing, design capability and on-floor performance."

Nylon as a carpet fibre is resistant to wear and crushing, and unlike wool (which requires chemical treatment with insecticides) it is resistant to insect attack. In respect to allergies, nylon doesn't shed fibre or fluff and won't support most life forms. But nylon won't help if house dust mite is the cause of the allergy — it can live in both nylon and wool fibre.

- **Wool:** According to the AWRAPO, "Wool makes one of the most beautiful, hard-wearing and comfortable carpets in the world and it's not surprising that synthetic fibre manufacturers seek to emulate the natural attributes of wool in their products."

Wool fibres have a waxy outer coating of tiny overlapping scales, so they repel liquids and particles of dust and dirt. Wool also has a high moisture content and some protein components, which together make wool carpets flame-resistant to a certain extent: wool is difficult to ignite and easy to extinguish when it does catch fire. The Woolmark/Woolblendmark scheme only rates carpets made from pure wool or an 80/20 wool/nylon mix.

As well as different fibres and blends you'll come across reference to carpet 'styles'. These include familiar names like berber and less familiar ones such as 'tweedheather'. Essentially these styles only describe the look of the carpet — a berber, for example, can come in a range of fibre mixes from 100% synthetic or wool to a 50/50 mix, and a wide variety of quality of both yarn and construction.

Types of pile

Different carpets have a different look and texture, quite apart from their fibre content, colours and patterns. This is due mainly to the different construction and cut of the carpet fibres. The two basic

CARPET MAKING

THE TWO main methods of making carpet in Australia are tufting and weaving.

Tufting is the most widely used technology, because it is a fast and cost-effective production method. About 85% of carpet sold in Australia is tufted. Tufting was introduced in the early 1950s, reducing costs and bringing wall-to-wall carpeting within the reach of the average consumer. A tufting loom has one thousand needles attached to a bar across its width. This bar moves up and down, pushing the needles (and the yarn threaded through their eyes) through a tough backing cloth, forming loops of pile yarn. A different loom is used for cut-pile carpets: it is fitted with a blade which cuts each loop as it is formed. An adhesive coating to the back anchors the tufts in place, then a second backing is added for strength.

Weaving is the traditional method of manufacturing carpet, dating back over 200 years. There are two different types of woven carpet — Axminster and Wilton — which are produced on different types of loom using slightly different methods, some of which can allow the use of a large number of colours. Woven carpets are generally more expensive.

texture choices are loop pile and cut pile. It is the way the tops of the loops or tufts lie that makes each carpet look, feel and wear differently.

■ **Loop pile:** This pile is formed by continuous rows of loops, which can give a wide variety of textures from thick and nubbly to smooth and plain. Smooth loop-pile carpets wear well because the pile bears the weight of the foot evenly on the surface and doesn't show footprints. Longer loops in more decorative carpets can be damaged by sharp heels and even nails in shoe soles or heels, so this type needs more care.

■ **Cut pile:** In cut-pile carpets the tops of the loops are cut to produce tufts of yarn that stand upright and form an even surface. Cut pile carpets can have a number of different appearances, achieved with yarns of different amounts of twist. For example, cutting a yarn with little twist during manufacturing results in the smooth, classic look of velour pile, while highly twisted yarn produces a hard twist pile carpet. About 70% of carpet sold in Australia is cut pile.

■ **Hard twist or 'frieze' pile:** These carpets use highly twisted or kinked yarns where the high levels of twist or kink have been set in position like a permanent wave to give a pebbly appearance. This type of pile minimises the visual effects of shading and permanent pile reversal (see right), which makes it a popular choice for all areas, particularly where there is high traffic.

■ **Plush:** This denotes a particularly dense level-cut pile of about 12.5 mm (half an inch) or less. Yarn tufts are closely packed, presenting a smooth surface. It's generally chosen for formal settings in areas with low traffic.

■ **Cut and loop pile:** This pile has a sculptured appearance because some loops are cut while others are left uncut. The most widely available styles of cut and loop carpet are level cut and loop and high/low cut and loop. (Level cut and loop describes carpets where the pile is cut to the same height as that left looped, while high/low cut and loop means the cut pile and loops are different heights.)

■ **Carpet tiles:** These have advantages over carpet in some situations. Damaged tiles can be easily removed and replaced. The tiles can be easily rearranged in rooms where traffic is heavy in one area and light in another to ensure wear on the tiles is even. They don't require underlay and allow easy access to the floor space underneath. Because you can cut them to size easily, carpet tiles are useful for buildings and rooms with unusual dimensions. Most carpet tiles are sold for commercial use.

Different piles have their own advantages and disadvantages. You will need to think about the intended location and traffic density if you're considering cut pile, plush or high/low cut and loop, as footprints leave temporary marks (tracking) on this type of carpet — and if you don't like this you'll be doing a lot of vacuuming.

Low-twist and plush cut-pile carpets may look luxurious but they tend to flatten, especially in heavy traffic areas like doorways. They show footprint markings because the pile yarn can lean in any direction and reflect light differently. The smooth velvet surface of plush cut-pile is often considered the ultimate in luxury but it needs more frequent vacuuming to keep it looking good.

However, some cut-pile needs less maintenance: for instance, hard-twist or frieze-cut pile shows footprints less readily, though it won't hide deeper marks such as those made by furniture.

When assessing the quality of a cut-pile carpet, the denser the tufts, the better-looking and more durable the product. However, because denser carpets are more time-consuming to produce and because they use more yarn, the finished carpet will be more expensive. On the other hand, you should get longer life out of it.

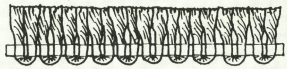
Regardless of the type of fibre or pile, all carpets may be subject to the following problems in varying degrees.

■ **Shedding:** When a carpet is new, loose bits of excess fibre can appear on the surface. This excess fibre should work out of the pile with use and regular vacuuming — it isn't a permanent defect.

■ **Sprouting:** This term describes the loose tufts or threads that rise up from the pile surface. Sprouting can be caused when the heel of a shoe pulls a loop. Trim these threads with scissors as pulling them could leave a hole in the carpet.

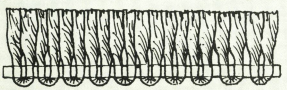
■ **Shading:** This is in effect permanent pile reversal which causes the yarn to reflect light differently and therefore appear a different colour; it can occur with any cut-pile carpet in any fibre. The cause is not known and there is no remedy for it. It is more apparent in plain-

Loop pile

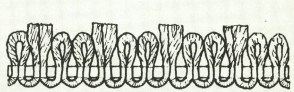


Cut pile

Hard twist pile



Plush



Cut and loop pile

coloured carpets, and may appear as patches of light and dark shading or even resemble a watermark.

■ **Tracking:** As already noted, footprints can become visible on the surface of a cut-pile carpet, but this tracking is temporary and can usually be fixed by vacuuming the carpet.

Special claims

Manufacturers are attempting to add value to their products by developing new carpets which are resistant to stains or insects.

■ **Stain-resistant or stain-free:** At this stage no textile fibre can be treated to provide total protection against all stains under all conditions. Some, like the Du Pont-certified Stainmaster carpets, are claimed to minimise stains and soiling when the proper cleaning methods are used. Wool fibre also has some natural stain-resistant ability.

■ **Insect-resistant and/or mothproof:** To be able to carry the Woolmark or ACCS label, a wool carpet must be treated to make it insect-resistant. The effectiveness of the treatment is assessed when the carpet gets its classification and also during subsequent testing for quality control.

Du Pont, which supplies nylon fibre to the carpet industry, claims nylon will not support life forms and is therefore insect/mothproof.

Underlay: what do you need?

Underlay disguises irregularities in the floor, increases insulation and gives a good cushioning effect. An underlay should be firm but soft enough to make the carpet comfortable to stand on. If it's too soft, it can stretch the backing of your carpet and cause its structure to break down.

Never lay new carpet on old underlay. This is because the old underlay will hold the wear patterns from your old carpet. Your new carpet will then fall into the same dips and will look as if it has tracks or flat areas on it.

Make sure you take down all the details of the underlay you're buying, including a description of what it looks like. This way you can compare it to what is being laid and make sure what you bought is what you're having installed.

If you have in-floor heating, it is worth checking to make sure the underlay and the carpet won't be damaged by the heating system.

There are four types of underlay on the market at present.

■ **Crumbed foam:** Available in several thicknesses, this is the most popular underlay used in homes. Some brands are graded according to their appropriateness for different levels of traffic on the carpet.

■ **Needled felt:** The quality of needled felt is determined by its weight per square metre — the heavier the better. The raw material used can be jute, or hair and jute. This underlay can be used with most carpet styles and textures.

■ **Rubber:** Slab rubber provides good impact-resistance, helps reduce noise, feels firm to walk on and is dustproof. Rubber is another underlay material that comes in widely varying grades.

■ **Waffle rubber or foam:** A 'waffle' (cell-like) design with smooth polymer sheet, hessian or stitched paper adhered to one

KEEPING IT NICE

■ **Use entrance mats:** For best results, place mats outside your entrance to trap dirt before it can be tracked into your home. Dirt is the greatest single threat to your carpet's appearance.

■ **Vacuum regularly:** You can't vacuum too often. Our vacuum cleaner tests generally find upright cleaners remove more dirt than barrel or canister ones, though convenience and ease of storage may end up being individual deciding factors about which type you buy.

■ **Clean periodically:** Before your carpet starts to show traffic patterns, have it cleaned professionally by hot water extraction ('steam' cleaning).

■ **Blot up stains straightaway:** Immediate attention to spills and stains will make their removal easier.

If solid materials are spilt on your carpet, remove them with a spoon or blunt knife; liquid spills should be blotted up with a white towel or cloth. Rubbing, scrubbing or brushing spots or spills may damage the carpet fibres.

Different cleaning procedures should be followed for different types of spills and stains and different carpet fibres.

As a first attempt at getting rid of a stain try a detergent solution. For nylon carpets, use half a teaspoon of dishwashing liquid (not dishwasher or laundry detergent) in one cup of water. For wool carpets, use one teaspoon of a wool detergent, one teaspoon of white vinegar and one litre of warm water. Use a clean white cloth to dampen the stained area with the cleaning solution. You use a cloth rather than applying the solution directly to the stained area to avoid saturating the carpet.

Clean from the outside to the centre of a large stain to stop it from spreading. Use your fingers to work the solution to the base of the stain. Re-wet the stain with lukewarm water. Cover the area with absorbent white towel and apply pressure to blot. Continue to rinse and blot the stain until all the detergent has been removed.

Deep stains might need repeat cleanings because they can 'wick' — rise back to the surface after the first cleaning.

Once the stain is removed, the area should be covered with a white paper towel and weighed down with a heavy, colourfast object until it dries.

If this method doesn't remove the stain, on nylon carpets only you could try an ammonia and water mixture — but don't use this mixture on wool carpets or on urine, coffee or tea stains on any type of carpet. Again apply the mixture to a cloth and use the technique described above. You could also try applying equal parts of white vinegar and water to the stain, using the same rinsing and blotting technique as for the detergent and water solution.

Detergent won't shift many oil-based stains; they require a solvent such as dry-cleaning fluid, which is available from supermarkets and hardware stores; follow the manufacturer's directions. You can use it on the following oil-based stains: butter, calamine lotion, cooking oil, cosmetics, crayon, felt-tip marker, furniture dye, oil-based furniture polish, glue, grease, gum, hand cream, ink, lipstick, margarine, mascara, mayonnaise, nail polish, ointment, oil, oil paint, rouge, salad dressing, tar, varnish and wax.

The chemical ingredients in some substances can cause permanent staining of your carpet. Some of these substances are: acne medications and skin creams, bleaches, drain cleaners, oven cleaners, urine and vomit if not properly removed, plant foods and fertilisers, insecticides, furniture polish and bathroom cleaners.

When shampooing, it is important to use a neutral shampoo on wool carpet — definitely not one that is alkaline. Don't use ordinary laundry detergent or shampoos which smell of ammonia.

side, this is also available in several weights. The waffle construction allows airflow under the carpet, which helps combat dampness and condensation.

Check in your home

The carpet industry uses two main labelling schemes; they're both quite good (see *Labelling*, opposite, for a detailed explanation of them). Labels usually contain a location guide to help you decide if the carpet is suitable for the floor area you want to cover. Ask the retailer for additional information if you don't understand something on the label. Avoid carpets that are inadequately labelled.

Looking at carpet samples on the shop floor may not tell you enough to make your final purchasing decision. Good retailers will usually be happy to supply you with samples of carpets and underlays so you can take them home and look at their effect in an actual room.

Carpet samples often look different when you lay them on the floor in the room you plan to use them in. Place each sample you're considering on the floor in the room and leave it in the same spot for a whole day. This will allow you to assess how it looks as the lighting in the room changes. Hold each sample against key pieces of furniture, fabrics and wall colours to see how well they match. Brush samples of cut-pile carpets with your hand or foot to see if you like the effect.

Warranties

Of the brands we surveyed, warranty periods ranged from five to 10 years. Always make sure you get all the warranty booklets with your carpet and that the retailer has completed a warranty card registering your purchase. Keep the warranty in a safe place where it will be easy to find if needed.

Price

According to the Carpet Institute of Australia, the price of carpet is directly related to its quality and durability: the higher the price, the better the carpet. The Institute encourages consumers to resist being side-tracked by the debate about whether wool or nylon is the superior fibre and instead to concentrate on using the ACCS labelling scheme (see opposite) to ensure they get the most suitable and best-quality carpet within their price range.

Comparison shopping is essential, and the key to successful comparison shopping is to make sure you are always comparing like with like. In other words, make sure every retailer is quoting the price per metre or per metre *laid*. Make sure all quotes are for linear metres: one metre across the whole roll of carpet. A linear metre is close to four times the area of a square metre. If a carpet costs $120 per linear metre, divide by the width in metres, usually 3.66, for its square metre cost ($32.78). Also make sure all quotes include the cost of underlay. ❑

PROPER INSTALLATION

HOW DO YOU KNOW the carpet you select in the shop will be the one that is actually laid? Write down all details given on the back of the sample you choose, and when signing your contract order, make sure all these details, including the name of the manufacturer, name of carpet, colour and code numbers are stated on the invoice. At the same time, obtain a sample of the carpet. Take note of similar details for the underlay you purchase.

Make sure all laying details, including pattern match, are clearly specified on the order form. The more details the better for your protection. Always get a detailed written agreement with the retailer and/or layer, covering all aspects of the job.

If a carpet is poorly laid, its look and durability could suffer. Problems to watch for include poor joins, badly matched patterns, rucking and lumps in the underlay. It may be wise to use a carpet layer recommended by your retailer because retailers concerned about their business reputation should only use reliable and expert carpet layers. The retailer may also be able to get a more competitive price for the job than you could for a one-off installation.

The basis for any good carpet-laying job is getting the measurements right. Your retailer should send a representative to your home to take accurate measurements. Taking your own measurements before you go shopping can be useful to get a rough idea of how much carpet you'll need, but final measurements should be left to an expert. Make sure he or she notes details of how areas or rooms connect (such as a double-folding door or sliding door) and, if you already have carpet, the run of the seams and whether the direction is to be the same for the new carpet.

Good laying is imperative to get maximum wear out of a carpet. If the wooden flooring in a room is worn it will require a rough sanding to ensure the surface is level before laying the carpet. Fill in wide gaps between floorboards and nail down loose boards. Concrete floors should be level, dry and free from dust. Carpet should never be laid before the underlying floor area is completely dry to prevent rot, mildew or staining of the pile. Small offcuts requiring excessive joining should not be used in an effort to cut costs.

You may have to remove internal doors, and will probably need to plane some wood off the top or bottom to replace them.

The **tackless gripper** method of installing carpets gives an even finish at skirting boards and other edges. The gripper to which the carpet is fixed is a wooden strip fixed to the floor where it meets the wall with two rows of upright angle pins facing the wall. Tackless fitting can be used on all types of floor.

According to the Australian Wool Research and Promotion Organisation (AWRAPO), some considerations when laying carpet (your house may not allow all of them to be followed) are:

- It's best if seams run the length of an area, not the width.
- Seams should also run with the flow of traffic, as cross-seam traffic will wear the carpet more quickly.
- They should run up to a window to avoid light striking across them.
- Where the same carpet is used throughout a house, the seams should be parallel.
- The carpet pile should sweep towards an entrance and downwards on stairs and landings.

The AWRAPO recommends that the same piece of carpet should stretch through a doorway with no joins across or near it. Laying should start at the bottom of a stairway. On a stairway, a good fitter will fold back a little hidden extra at the bottom and top, so after a period of time when the edges of the treads are becoming worn, the carpet can be moved to hide the wear.

There is a minimum set of standards in Australia governing carpet laying to ensure the end product maintains its expected appearance for as long as possible. This is set out in Australian Standard 2455-1989: Textile Floor Coverings Laying Practice. Check with your retailer and/or layer that the carpet will be laid according to this Standard.

LABELLING

THERE ARE TWO major labelling schemes used by the carpet industry: the Australian Carpet Classification Scheme (ACCS) and the Woolmark/Woolblendmark scheme.

ACCS

This is a carpet grading and labelling program established and sponsored by the Carpet Institute of Australia in the early 1980s. Over 1000 individual carpet constructions have been registered with the ACCS and over 150 new products are graded each year.

Manufacturers or distributors become licensees to the scheme on application to the governing body of the ACCS. In becoming a licensee, a company undertakes to have its products graded according to established technical guidelines, to offer a warranty on all products it has in the marketplace that have ACCS gradings, and to abide by strict rules governing the use of the labels and gradings awarded. Use of the scheme is protected by trademark and copyright law.

Under the ACCS, carpet is classified according to its recommended end use. There are two primary end-use classifications: the **residential** series covers traffic levels in typical private household situations and the **contract** series rates carpet according to suitability in commercial installations. These two classifications are each further divided into **light, medium, heavy and extra-heavy** use.

The scheme's end-use labels include a location guide designed to enable you to decide quickly whether or not a particular carpet will suit your specific requirements. In all, there are eight different location guides. Each consists of an end-use title, a standardised graphic and a full description of the category of end use for which the carpet is suited. By referring to the location guides you can compare the suitability of carpets of different brands, fibre and construction.

Woolmark/Woolblendmark

These are certification trademarks denoting that the carpet contains pure wool (Woolmark) or an 80/20 wool/nylon blend (Woolblendmark) and that it has met the mandatory standards required by the Australian Wool Research and Promotion Organisation (AWRAPO).

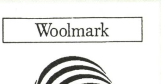
Wool carpets which carry these trademarks also have a location guide on the back of the label. As with the ACCS, this tells you what areas that particular carpet suits, given correct installation and maintenance. Each location category — four each for both residential and 'contract' carpets — is determined by extensive technical tests.

The phrase used on these labels — "Tested for quality and performance" — indicates that the carpet has passed 24 specific performance tests, that it wears well and has the ability to be easily and satisfactorily cleaned and maintained.

On some labels in both schemes you'll notice the phrase "including stairs". This means the carpet will wear well on stairs as well as the level floor of your rooms and hallways. When the phrase is not included, it doesn't mean the carpet is of lower quality but it may not wear as well on the step edge of the stair.

Look for one of these labels when you're shopping.

ACCS
AUSTRALIAN CARPET CLASSIFICATION SCHEME
LOCATION GUIDE
RESIDENTIAL
EXTRA HEAVY DUTY
This approved carpet has been designed to give outstanding performance in all surface areas subject to a heavy flow of household traffic (e.g. stairs).
REGISTERED NUMBER
SAMPLE ONLY
STAIR RATED
AUSTRALIAN CARPET MARK
This warranty applies only if the carpet has been properly installed and regularly maintained.


Woolmark
PURE NEW WOOL
TESTED FOR QUALITY AND PERFORMANCE
Carpets labelled with the Woolmark and the Location Guide meet the Australian Wool Research and Promotion Organisation's 24 stringent tests which include: wool content, pile weight, appearance retention and durability, resistance to soiling, resilience, leaner resistance, and colourfastness to sunlight and cleaning.
WOOLMARK LOCATION GUIDE
RESIDENTIAL
This carpet has appearance retention and wear properties suitable for outstanding service in all surface locations including stairs where there is a heavy flow of household traffic.
EXTRA HEAVY DUTY

Woolblendmark
80% NEW WOOL 20% NYLON
TESTED FOR QUALITY AND PERFORMANCE
Carpets labelled with the Woolblendmark and the location Guide meet the Australian Wool Research and Promotion Organisation's 24 stringent tests which include: wool content, pile weight, appearance retention and durability, resistance to soiling, resilience, leaner resistance and colourfastness to sunlight and cleaning.
WOOLBLENDMARK LOCATION GUIDE
RESIDENTIAL
This carpet has appearance retention and wear properties suitable for all surface locations including stairs where there is a heavy flow of household traffic such as hallways and entertainment areas.
HEAVY DUTY

Look after your eyes

Poor sight can drastically reduce your quality of life. Make sure you're doing all you can to look after your eyes.

YOUR EYES already have a lot of natural protection: skull bones shield the eyeball; eyelids and lashes stop grit getting in; antiseptic tears keep the eye clean, lubricated and free from infection. Normally eyes can be left to look after themselves, and you can't damage them simply by using them.

But if you think your sight is as good as it could be, you may be wrong. In a study of 22 000 British drivers, one in three had some form of visual defect — often without realising it. Serious eye problems can also creep up and catch you unawares. For example, each year in the UK 1150 people go blind as a result of chronic glaucoma — a condition that can usually be controlled if it's caught early on.

What can go wrong?

■ **Faulty vision:** Short sight, long sight and astigmatism are the most common eye problems. All of them are to do with how the eye focuses — see the diagrams below for why they happen. Wearing glasses or contact lenses will usually compensate for these faults.

■ **Eye irritation:** This includes **conjunctivitis**, when the layer of tissue covering the white of the eye becomes inflamed, usually because of infection or allergy to something like make-up or pollen. The eyes look red and feel itchy, and sometimes there's a sticky discharge. Wash this away with warm water, and be careful not to cross-infect to the other eye. Your doctor will be able to prescribe eyedrops.

Blepharitis affects the eyelids. The edges of the lids look red and scaly and may feel gritty and sore. See a doctor if the inflammation continues.

■ **Aging eyes:** Our eyesight almost always gets worse as we get older. The lenses in our eyes become stiffer and less able to focus on things like newsprint and close objects. You may start to feel the need for reading glasses by the time you reach your mid-40s, and you'll probably need to change them for a stronger pair every few years.

Growing old makes us more prone to certain eye diseases, too, though these aren't unknown in earlier life.

■ **Cataracts:** The lens in the eye gradually becomes cloudy and leads to blurred vision. If cataracts cause serious sight problems, the faulty lens can be replaced with a plastic implant — an artificial lens.

Old age is the most common cause of cataracts. Studies have also linked long-term exposure to ultraviolet (UV) light with cataract formation. This may become more of a problem if the ozone layer continues to deplete and more UV light reaches the earth.

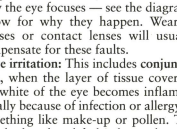
■ **Macular degeneration:** The centre of the retina begins to break down with age and detailed central vision becomes distorted. In most cases there's little that can be done to treat it, although it may respond to laser treatment if caught early. Macular degeneration can lead to severe loss of central vision, but side vision, which helps you get around, won't be affected.

■ **Glaucoma:** Fluid pressure within the eye builds up and can eventually damage the optic nerve. Glaucoma can usually be controlled if it's caught in the early stages. About 3% of Australians over 40 and an unknown number of younger people have glaucoma — and half of those who have it are unaware of their condition, according to representative surveys. It is the third most common cause of blindness in this country. The only way to pick up the early signs of the disease is to have routine eye examinations. Those particularly at risk are blood relatives of glaucoma sufferers, diabetes sufferers, short-sighted people, migraine sufferers, and people aged 40 and over.

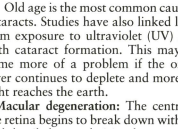
Glaucoma is usually controlled by eyedrops or tablets which reduce the internal eye pressure by either reducing the amount of fluid secreted into the eye or increasing the amount of fluid drained out. Acute glaucoma can be treated by laser or surgery.

■ **Diabetic retinopathy:** This is the growth of abnormal blood vessels in the retina, and is another major cause of blindness. All diabetics, even those who manage their diabetes by diet, are at risk. People who have diabetes diagnosed before they turn 30 should have their eyes examined within five years of diagnosis, and those

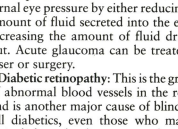
WHAT CAUSES FAULTY VISION?



With long sight the eye is shorter than normal, so the image is focused behind the retina and close objects seem blurred.



People with short sight can't see distant objects clearly. This is usually because the eye is too long from front to back, so the image falls short of the retina.



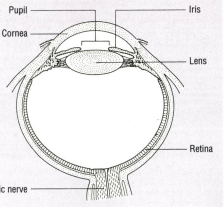
Astigmatism means the front of the eye is slightly oval-shaped rather than spherical. Rays of light focus at different points, and the image is distorted.

HOW EYES WORK

□ Light bouncing off objects enters the eye through the cornea. Most of the focusing happens here.

□ The light then passes through the pupil (the black hole in the middle of the coloured iris) to the lens, which fine-tunes the focus, and on to the retina at the back of the eye.

□ The retina converts the image into nerve impulses, which the optic nerve sends to the brain — creating the images you see.



who develop diabetes later should have them examined at the time of diagnosis.

Does eyestrain do any harm?

Tired, sore eyes accompanied by headaches and blurry vision — everyone knows the symptoms of eyestrain, even if it's not recognised as a specific disease or condition. Poor lighting, close work, glare from the sun and wearing the wrong glasses can all cause it.

Eyestrain soon goes away with rest and can't do any damage to your eyes — although you should get them examined if you suffer from it often. Things you can do to avoid it include:

- Reading and working in good light. Our eyes need more light as we get older.
- Taking regular breaks from close work — look out of the window or across the room, or do something else for a few minutes. If you use a computer, make sure your screen, seating and lighting are correctly positioned for reduction of glare and maximum comfort.
- Making sure you've got the right-strength glasses.
- Try wearing sunglasses in bright sunlight, winter snow or if you're driving and find glare from the roads uncomfortable.

Preventing problems

This isn't always possible. Some eye disorders are inherited; others are the result of growing old. But with conditions like glaucoma, it's important to take action early to correct the problem or stop it getting worse.

To look after your eyes:

1 Have them tested if you feel your sight is worsening. If you're over 40 you should also think about going to an eye specialist to have a full eye examination every two years. This should include tests for glaucoma as well as other eye disorders.

2 Visit a doctor without delay if you have sudden pain in your eyes, double or cloudy vision, or persistently dry, watery or inflamed eyes.

3 Wear safety eyewear for racquet and water sports, mowing the lawn, and when using DIY or industrial tools and dangerous chemicals. Watch out for flying champagne corks, too.

4 Wear a hat with a brim or sunglasses which are labelled as providing 100% UV protection and which fit close to your face. This is especially important in the central hours of the day in summer and in bright and reflective situations such as on water, sand or snow.

5 Care of your general health is important for your eyes' health, and careful control of diseases such as diabetes and high blood pressure will reduce the possibility of eye disease.

6 Avoid heavy eye make-up: it could irritate your eyes. Generally speaking, the less you put into your eyes (and on your lashes), the better.

Look after young eyes

Children are unlikely to complain about poor eyesight — they don't have anything to compare their vision with. You can help protect young eyes by watching out for any problems and having them treated at an early stage.

If you think you may have noticed something odd about your child's eyes, or if there's a family background of a squint or lazy eye or other eye conditions early in life, take him or her to an eye specialist for a full eye examination early on. Watch out for squints — eyes that look in two different directions, especially when looking around. Squints are very often inherited — your doctor will be able to advise you if you're concerned.

Other warning signs include an obvious dislike of light, constantly holding reading material very close to the eyes and screwing up the eyes when looking at things in the distance.

Even if you don't suspect a problem it's a good idea to have your child's eyes checked at regular intervals between birth and five years old, and again before entering primary school. ❑

MYTHS ABOUT EYES

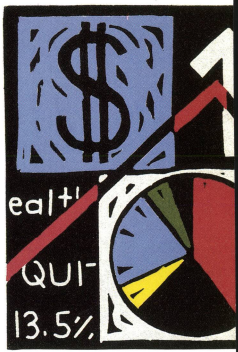
- *Wearing the wrong glasses will damage your eyes.* Not true in adults, although incorrect glasses may be damaging for children under 10. Ready-made glasses, and not wearing glasses when you should, won't damage your eyes, but you may see better with glasses that are individually prescribed.
- *Watching too much television is bad for your eyes.* Not true. People with sensitive eyes may find they get red and sore from staring at a fixed distance for long periods, but there won't be any lasting effects.
- *Carrots help you see in the dark.* Carrots are rich in beta carotene, which the body converts into vitamin A, too little of which can cause night blindness. However, most people in this country don't need to worry about vitamin A deficiency. Night blindness is more likely to be related to another vision defect.

CAN POOR EYESIGHT BE CURED?

- Surgeons can treat short sight by making tiny cuts in the cornea, minutely altering its shape to allow the eye to focus correctly. This operation is highly controversial: there are serious risks, and it's rapidly falling out of use.
- Lasers can also be used to reshape the cornea without making cuts. Trials have shown laser treatment to be more reliable than surgery, and although it is still undergoing evaluation, it is becoming more widely accepted in Australia.
- The **Bates method** of eyesight training claims people with short or long sight can re-educate their eyes into seeing better through exercises and relaxation techniques. Methods like this won't do your eyes any harm, but the orthodox view is that they can't do them any good either.
- For most people, glasses and contact lenses are still the most reliable 'cure' for poor eyesight.

*This article first appeared in **Which? Way to Health**, published by the Consumers' Association, UK, and was adapted for Australia by CHOICE.*

Sending your money out to work



Low inflation, lower tax rates, low Aussie dollar, low interest rates ... low earnings. Where's the smart money going now?

ORDINARY AUSTRALIANS KNOW the comfort and independence of their retirement are being left up to them. Governments are pulling out wherever they can, and muddying the waters where they remain. Who will be eligible for an age pension in 20 years' time? Apart from buying a home and getting superannuation under way, what should you do?

For capital to accumulate over your working life it's not enough to try hard to save — you need a strategy: to spread the risk by developing a balanced portfolio, seek out tax-effectiveness in your investments, minimise fees and charges, and control the administrative burden of a pile of paperwork and tax returns of nightmare proportions.

Money is moving into shares. Why? Because property is stagnant and interest rates on cash deposits are very low. If someone has money to invest at the moment only shares have the potential for significant growth. Good corporate profits, low inflation and low interest rates (to stimulate business), growth in world economies ... it's a boom based on some substance this time, not pure wishful thinking. But then again, the hype has well and truly arrived now, and the bandwagon is being paraded up and down the main street for unwary investors to jump aboard.

This is dangerous territory and a time to re-evaluate your investments. The overwhelming need for the well-off companies — such as superannuation funds — to find somewhere to invest their piles of money may lead to overvaluation of particular shares or of managed funds which, in turn, invest in shares (equity trusts). With a weak property market and low interest rates there are few competitive alternatives.

It's been a year of very high returns from shares, equity trusts and listed property trusts. Before you shift your investments into these options it's timely to ask: will it continue? After speaking to market analysts we don't think 1994 will echo the excellent returns of 1993. If you remember, 1992 was not a good year either, with many super funds, for example, returning a mere five or six per cent: there are still frequent ups and downs.

Where the action is

There's plenty of market activity for the investor to consider.

Company floats have attracted many first-time investors to the stock market: the Commonwealth Bank, GIO Australia, Woolworths and a host of others have lured money out from under the mattresses of Middle Australia.

What's a company float? A float is the public offer of shares in a company which was formerly owned privately. It's a way for the business to raise capital

without having to go to the bank for a loan. Partially, this new-found enthusiasm for company floats is a legacy of the 1980s; now businesses would rather avoid bank debt. Actual statistics are not available, but estimates are that more than 100 000 new investors hit the stockmarket through these recent floats.

And there seems to be an ongoing trend here. In 1990 there were 25 floats, raising a total of $463 million from investors. Last year there were 64 floats, for a total of $4500 million.

Opinion is that a lot more floats are coming, but quality is becoming more of an issue. Some have been criticised by the Australian Securities Commission because of gaps in information provided to potential investors.

Some, such as for films, are very speculative, so be dubious of newspaper hype. And if you do buy into a float, current advice is not to sell too quickly and, when choosing whether to invest in a float, get expert advice and look into the background of the float yourself — for example, what the company needs the money for (to provide capital for expansion or to reduce debt), to get an idea of the risk involved.

Other movements are noticeable that will send ripples through the investment industry: GIO Australia — a very large insurer — is expanding its building society and insurance operations to become a national financial conglomerate. Significant funds have been moving out of big traditional life insurance companies such as AMP and National Mutual. The rate of company collapses has decreased over the last year, suggesting a healthier and stronger local economy. A GATT deal appears to have been settled.

Money is moving into shares. Why? Because property is stagnant and interest rates on cash deposits are very low. If you have money to invest at the moment, only shares have the potential for significant growth.

Collective investments under scrutiny

A recent report from the Australian Law Reform Commission on collective investments (including managed funds) has also impacted on investors. One of the report's recommendations is that there no longer be compulsory obligation on managed funds to buy back units from investors. "The existing statutory obligation on scheme managers to buy back interests, combined with their right to redeem from scheme assets interests they have bought from investors, is fundamentally misguided for illiquid schemes. The effect is to impose on scheme managers an obligation they may not be able to fulfil ... It simply forces those schemes to hold a greater proportion of their assets in cash or immediately convertible assets, with the possible loss of other investment opportunities." — *Collective Investments: Other People's Money.*

The new realism: risk-taking

Investors are more realistic now than in the 1980s. They know they will have to hang in longer and wait for an investment to perform, or to ride out a flat spot (or worse).

They also know they have to accept a higher level of risk if they want an investment which will outperform the humble bank term deposit. Here there are trends, too:

■ There has been a strong outflow of investments from capital-guaranteed funds, cash funds, bank deposits, term deposits and life insurance savings plans. Poor returns have come in the last year

from rollovers and annuities. Surveys indicate Australians are not all sold on super, even to the point of apathy over funding their own retirement.

■ In contrast, there's been a strong inflow to equity (share) trusts, overseas equity trusts, listed property trusts, allocated pensions and other managed funds for savings purposes. According to ABS statistics, Australians have now piled $250 billion into managed funds, for super and other savings. It's a growth of 15% just in the last year (September to September). At the highly speculative end, gold stocks have soared.

■ Some personal investment products are losing out or slipping behind. Those arguably out of favour are insurance bonds (whose tax effectiveness is no longer so great), life insurance savings plans (due to very high fees) and, in some eyes, mortgage trusts. According to one fund manager, "We've lost a whole generation of Australian investors from mortgage trusts, due to the collapse of Estate Mortgage."

Mortgage trusts are *not* dead (and are returning around 6%–7% per annum), but in a low interest rate environment they are having difficulty competing with banks for good mortgages. The result is that the old returns are simply not there any more.

Master funds

The ordinary investor is having difficulty keeping on top of the administrative burden of a portfolio of investments. There are taxation implications for each investment separately (including capital gains tax, imputation and depreciation allowances), income and capital growth to keep track of, cheques to bank, statements and newsletters to read, decisions to make ... can it be made any easier?

One solution arising from the marketplace is the **master fund**. This is a unit trust which simply invests in other unit trusts. All documentation is centralised so the investor only has to deal with a single source — and, for example, at the end of the financial year the fund manager presents you in one hit with the information you'll need to complete your tax return.

There are two types of master fund: one where the investor chooses from the underlying investments offered by the fund (a *discretionary* or *menu* fund), and a second where it's left up to the fund manager to choose these (a *feeder* fund) once the investor has indicated general types of investment.

The downside is you're paying for two sets of managers (or more). To balance this, however, the funds claim to be frequently able to buy the underlying investments at a wholesale rate, paying lower commissions and fees than would apply if you bought them yourself. In this way the extra layer of fees is reined in somewhat.

Master funds are a subject of great debate in investment circles. Partially this is because they can bypass parts of the investment industry, meaning reduced or no commissions/fees where once they were paid (there are entrenched interests involved here). A second concern is whether fund managers will be able to handle the administrative burden with efficiency and accuracy.

Investors are more realistic now than in the 1980s. They know they will have to hang in longer and wait for an investment to perform, or to ride out a flat spot (or worse).

While the debate rages, investors have continued to pour in the funds. An estimated $5 billion have been invested already. The heat has increased with the release of an issues paper by the Australian Securities Commission (ASC), suggesting there may need to be greater protection for investors, particularly where the financial adviser is pushing a master fund which channels investors' money into funds related to the adviser's company. Here there's a conflict of interest — how much will the adviser tell the investor, and in what detail?

The ASC is holding public hearings in Sydney, Melbourne and Perth this month to listen to investors.

Derivatives — what are they?

At this stage it's unlikely you'll be invited to invest in **derivatives**, but, as your managed funds may be using these investment products, you should have an idea what they're about.

Derivatives are financial deals (or instruments) designed to reduce risk — a hedging tool. Like shares, they may be traded, for example through a stock or futures exchange. There are many variations of what you might call 'the derivatives product' but in essence they are used by the investor to manage the risks associated with potentially volatile underlying investments, and to help guarantee minimum returns. They involve some attempt to buy into future trends of the market, through products such as options and futures contracts. They are of value, for example, to those facing currency risks when investing overseas or companies committing themselves to international tenders.

Derivatives are used to increase security. They are a protection strategy, rather than an investment strategy. The message for ordinary investors is to be suspicious if your fund seems to have reversed these strategies!

Investment strategies

Make a review of your investment portfolio (or lack thereof!) with these things in mind:

■ Get good advice. Investment options are becoming more complex all the time, and you need to take advantage of considerable research expertise if you are to avoid being the bunny who gets into everything too late or at peak prices.

■ Maximise your savings. Make regular deposits — and arrange a good account/fund to park your money until it grows large enough to invest more effectively.

■ Look for tax efficiency by structuring your income stream. For example, can you arrange a tax-effective salary package with your employer (company car, superannuation)?

Consumers appear to be more knowledgeable and demanding of their investments and advisers. This in turn will influence consumer-aware providers during the 1990s. David Jones, General Manager of Westpac Financial Services, summed up the position this way: "We have to be in the information and education business, with products which investors can buy over-the-counter. This requires a high level of expertise."

When you see an investment adviser, what will you talk about? Savings and retirement planning are important areas to discuss (along with a review of your insurance requirements and your general financial needs). In the three sections which follow, we've presented information on product and investment trends within the areas of cash, shares and property (though we've left purely retirement products out for reasons of space — we'll be publishing an article focusing on superannuation later this year). This should help prepare you for a review of your investment strategies for the rest of the decade.

$ $ $ CASH $ $ $

If you've left your savings sitting in the bank, you've wasted the last 12 months. Three years ago you might have placed them in a **cash management trust** (similar level of flexibility, higher return, with an acceptable level of risk). They, too, have failed to deliver like the old days. Low interest rates (4% to 4.5%) have made these investments uncompetitive. So what do you replace them with?

If you've only got a little to invest — $1000 to $5000 — one of the popular alternatives is a **managed personal investment fund** which, while mostly relying on various bonds and deposits, also expands into other investments. Higher returns can be squeezed out of tax-effective strategies (such as imputation credits on shares — see overleaf for an explanation), with some capital growth if you're prepared to leave your money where it is for a few years. Some rates have been pushing 20% over the last year.

Investors are pulling their money out of the banks and life insurance savings plans and putting it into this type of fund. And it's happening at an awesome rate. BT Australia reports cash inflow into its funds of around $3 million each day during late 1993.

But of course there is a downside: when you pull your money out of the banks you lose the security of the Commonwealth Government's guarantee of payment. Even funds managed by subsidiaries of banks lack this guarantee, so don't get confused. And you may have to wait a few days to get hold of your money (usually less than seven days, though the documentation allows up to 30).

Investors are getting into these funds with as little as $1000, then adding regular savings in multiples of a few hundred dollars whenever possible. It's a savings plan idea. Fees? Of course — around 3% to 5% of your money disappears on entry, and a further 2% is paid annually for management.

With $10 000 to $20 000 to invest you can start to get a spread of investments such as a **balanced fund** (where you can select the mix and risk between the proportion in property, equities and cash investments) or a **master fund** (see opposite). Look for diversity to spread risk and allow for areas of gain.

Most **fixed-interest trusts** have made around 11% over the last year. This compares favourably with term deposit rates ranging from 4.5% to 7% (one to five-year terms) and bond rates from 5% to 7% pa.

Income trusts (which provide an income rather than capital growth) are taking over from more rigid investment products that are specific to one type of investment, such as bond trusts and debentures. A **bond** is a loan. Bond trusts invest in bonds issued by banks, companies or government. Fixed-interest trusts invest in bank bills and other products as well as bonds. When a finance company wants to borrow money from the public it issues a **debenture**, which is a loan secured against the assets of the company. At present they lack attractive rates of return.

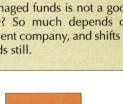
The best-performing bond trusts have brought home 17%–19% over 1993. There has been a big capital gain due to falling interest rates (the bonds are now worth more than when they were issued because they are committed to paying higher rates). It's believed most of this type of gain is finished, so look to the income instead — currently around 6% to 7% (compared to cash management trusts around 4% to 4.5%).

Other ideas? If you can set aside your money for two to five years, you could also consider a **mortgage trust** for regular cash flow — they're paying around 5%. That's better than money in a fixed deposit. But there are hefty fees, so if there's no capital growth you'll just lose money by shifting. It's a longer-term strategy.

WARNING: Past performance of managed funds is not a good guide to future performance. Why? So much depends on changes in personnel at the management company, and shifts in investment philosophy. Nothing stands still.

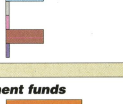
Cash management trusts

Security: Medium.
Flexibility: High.
Capital growth: Nil.
Income: Low.
Fees: Nil (included in quoted rates).
Tax benefit: Nil.
Monitoring: Low (time)
Potential for short-term gain: Nil.



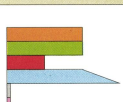
Managed personal investment funds

Security: Medium.
Flexibility: Medium to high.
Capital growth: Low.
Income: Medium to high.
Fees: Medium to high.
Tax benefit: Low to medium.
Monitoring: Low (time).
Potential for short-term gain: Nil.



Fixed-interest trusts

Security: Medium.
Flexibility: Medium.
Capital growth: Low.
Income: Medium to high.
Fees: Nil.
Tax benefit: Nil.
Monitoring: Low (time).
Potential for short-term gain: Nil.



- **Security:** The level of risk.
- **Flexibility:** The time it takes to get your money out of the investment; high = less than seven days, medium = seven to 60 days, low = more than 60 days.
- **Capital growth:** Capital can grow by an improvement in the market price of the investment or by compounding interest back into the sum invested.
- **Income:** Is it an income-generating investment?
- **Fees:** Fees on entry/withdrawal and management or other costs associated with the purchase or sale of the investment.
- **Tax benefit:** Is there a tax concession associated with the investment?
- **Monitoring:** Time or money needed to maintain or supervise the investment.
- **Short-term gain:** The potential for substantial short-term gain on your capital, within one month of purchase of the investment.

SHARES

1993 was a great year on the stockmarket. We've seen the best returns since the 1987 crash.

Over the last year the accumulated All Ordinaries index has risen by 43.9%. Blind Freddy could have made money here. Over the same period (November to November) the gold stocks index increased by a phenomenal 132% — and, of course, when the plug is pulled it will plummet in similar startling fashion.

But it hasn't all been one-way traffic. There have been sudden periods of fall due to profit-taking (often of blue-chip shares), concern about future interest rates, and falls on overseas markets.

Equity trusts have not suffered at the expense of direct investment in shares. Again, the pace has been hot over 1993. International trusts have also had a big year, though not quite as good as the locals. Contemplate Japan for a moment. Who would have thought their economy would be in such a mess? They seemed financially invincible. Still, over a longer period, international trusts have maintained an enviable investment performance.

Times have changed, and now ordinary investors should seriously consider having part of their portfolio in offshore markets. However, not all overseas markets are of the same quality, and their liquidity may be open to question. You can go for a high-risk strategy, or one which focuses on proven performers.

Offshore equity trusts are a way to invest in growth industries — computers, technology, pharmaceuticals — which are not well established here. It's also an opportunity to move some of your investment into stronger currencies, as well as take advantage of growth economies (South-East Asia, in particular).

Back at home, it can be a mistake simply to invest everything in traditional blue-chip shares. Many have declined over the last few years (Westpac, ANZ, MIM). Smaller stocks have shown good returns — an equity trust can put you in touch with appropriate selections which you wouldn't dare make yourself.

Every equity trust has a different philosophy: only buying the 50 leading stocks (conservative), specialist stocks (more volatile), or overseas stocks (add an extra layer of risk — currency fluctuations). The growth rate of economies throughout South-East Asia is regarded by many as worth the extra risks. It also means your savings potential is not limited to the vagaries and cycles of our own tiny economy. Check the investment philosophy in the fund's prospectus.

Pressure's on to find the right stock

In the boom of the 1980s it was good enough simply to be in the market. In the 1990s, however, the investment tactic is much more about choosing the right stock. Some companies will shoot ahead while others — even in the same industry — are doomed. This means the investor will need to rely more on expert advice and thorough knowledge, and less on intuition and a casual read of the business press.

As an interesting note, Terry Power, Executive Vice-President of BT Australia, says investors should expect a significant once-off re-evaluation of equities — not due to fundamentals, but thanks to investors and pension funds in the US beginning to look offshore for good investments and diversification. If only a little of that money invests in our share market, it should give a big lift.

The boom continues ... for the moment. The market is edgy, looking for phantoms to push it further or bring it down.

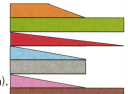
Buy:

- Long-term.
- Quality (in management, assets, revenue — not necessarily 'blue chip' in a traditional sense).
- Shares with a good name — and a long trading history.
- Shares in companies which have made an effort to reduce costs and become internationally competitive. Watch out for those which are stuck in the mud.
- Dividend imputation stocks can help lower your overall tax. If the company of which you are a shareholder has paid the full tax attracted by its dividend (profit), you receive a tax-free or fully franked dividend. In the case of lower-income shareholders the company tax rate is higher than their personal marginal rate, which gives them a tax credit to reduce their overall tax. This is called dividend imputation. This strategy can be used very successfully by retired investors, so ask about including some in your portfolio.

Fees are medium for shares, high for equity trusts. There's a fee of around 2.5% and stamp duty each time you buy or sell shares. For large transactions (say, over $30 000) commission falls to around 1%. There can be minimum fees of $50 to $150. Equity trusts have high entry fees (clustered around 4%–6% local, 5%–6% overseas) and annual management fees.

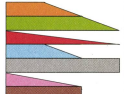
Direct investment in shares

Security: Low to medium.
Flexibility: High.
Capital growth: Nil to high.
Income: Nil to medium.
Fees: Medium.
Tax benefit: Nil to medium (imputation).
Monitoring: High (time)
Potential for short-term gain: High.



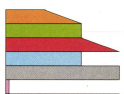
Equity trusts

Security: Low to medium.
Flexibility: Medium to high.
Capital growth: Nil to high.
Income: Low to medium.
Fees: High.
Tax benefit: Nil to medium.
Monitoring: Medium (time).
Potential for short-term gain: High.



Overseas equity trusts

Security: Low to medium.
Flexibility: Medium.
Capital growth: Medium to high.
Income: Medium.
Fees: High.
Tax benefit: Nil.
Monitoring: High (time).
Potential for short-term gain: High.



PROPERTY

Paradoxically, in a year when property prices have remained flat, there's been one type of 'property' investment which has raced ahead: **listed property trusts**.

These are unit trusts which buy properties — shopping centres, city buildings, industrial complexes — aiming either for capital growth, income (via rent), tax minimisation (through depreciation allowances, etc), or a mix of these. You can choose the type you want for your investment need.

In essence, they trade as though they were shares rather than property (they're 'listed' on the stockmarket). That's partly why they behave differently from property itself.

Listed trusts have had a good year, raising large volumes of money from investors and giving good results: accumulated returns over 1993 were an increase of 22.9% over the previous year (November to November). Most investors have been looking for income ('yield') — around 7% to 10% (partially tax-free in your hands). Prospects for capital growth remain small, however. Investors driven by yield should remember that these things can go broke and become worthless. They are not capital-guaranteed.

Listed trusts are vastly outperforming actual direct property investments, and offer greater liquidity and a spread of properties and locations which the small investor could never afford. Low property values lead to high incomes for the trusts (the ratio of rent income to property purchase price). Listed trusts have outperformed 10-year bond rates and bank bill returns. These are important indicators which encourage investors to move into trusts.

It's not expected we'll see the same gains in listed property trusts as we saw last year. Plan to leave your money there for five, even 10 years, as you'd be buying now at a high price. However, more prospectuses are out there for new property trusts — looking for fresh capital (around an estimated two billion dollars!).

The investment press is putting forward the idea of investing in listed trusts which buy commercial and even industrial properties for their higher yield than retail properties deliver (though the latter have formed the backbone of the current good performance). This may be important if retail properties have reached their full potential. But commercial and industrial properties remain difficult to lease. If the tenant pulls out, the income plummets — and don't expect any capital gain at the moment either!

How do you protect yourself against this disaster? Experts suggest you — or your adviser — check prospectuses carefully for:

- The location of each property.
- The quality of the tenants.
- The length of the leases — particularly if any fall due within the next three years.

Property securities funds are a newer option to consider. They are unlisted unit trusts which invest in a portfolio of listed property trusts. Fees are high, but you get the benefit of diversification, and they are in a position to get in on the ground floor of important new issues in other funds — they can buy better than you can. Returns over the last 12 months have been from 11.5% to 31%, bunched around 20%.

Unlisted property trusts — unit trusts which cannot be bought or sold on the stock exchange and which have buy-back provisions from the fund itself — focus on generating income, capital growth or both. Most have lost you money over the last three years. Only a couple have made more than 10% return per annum. At least one new fund opened last year, and another is back in operation for new investors (DF Johnson Maxi Life).

Entry fees range from 0% to 8%, bunched around 5%–6%.

The considered opinion is it's better to watch and wait before investing in unlisted property trusts. Liquidity will remain a concern for some time, and some major advisers are not recommending them at present.

The other property alternative — **direct investment in property** — has yet to bounce back from the doldrums. Here there are three basic problems: in a low-inflation environment you can't expect rapid capital growth, negative gearing is seen as a fickle ally, and capital gains tax has made a big inroad into ultimate profitability. See *Investing in Property*, in CHOICE, July 1993, for a full examination of the subject.

Finally, don't feel pressured by an adviser into buying into listed property trusts just because of the recent boom. Ask for better justification for buying at the peak. The market in the underlying asset — real property — remains depressed. And if you own or are paying off your home, you've already got a high proportion of your assets invested in property. The most basic touchstone of investment is not to be overexposed in a single area, but to move towards a spread of property, shares and fixed interest.

Listed property trusts

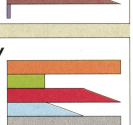
Security: Low.
Flexibility: Medium.
Capital growth: Low to medium.
Income: Medium.
Fees: High.
Tax benefit: Medium.
Monitoring: Medium (time).
Potential for short-term gain: Low–med.

Unlisted property trusts

Security: Low.
Flexibility: Nil to low.
Capital growth: Low.
Income: Low.
Fees: High.
Tax benefit: Medium.
Monitoring: Medium to high (time).
Potential for short-term gain: Nil.

Direct investment in property

Security: High.
Flexibility: Low.
Capital growth: Medium to high.
Income: Low to medium.
Fees: High.
Tax benefit: High.
Monitoring: High (time and money).
Potential for short-term gain: Low.



A competitive spirit?

When it comes to goods you buy and services you pay for, competition is healthy. It keeps companies on their toes in terms of quality and price and it can also drive efficiency — but is there really as much competition as the number of brand names might make us think?

IN A SMALL MARKET like Australia it is inevitable some industries will have only a couple of major players, or even just one. As a grocery industry executive summed it up, "You're getting down to a two-horse race in most categories." Some of our basic groceries fall into this category: CSR controls about 65% of the sugar market; Johnson and Johnson has 62% of tampon sales; Nestlé controls 71% of the instant coffee market; Arnotts has 64% of the biscuit market; Kellogg's has 59% of breakfast cereal sales, and so on.

A number of these sectors are the subject of a two-year public inquiry by the Prices Surveillance Authority. The PSA has already been monitoring their prices under the 'declared company' system. When a company is declared, it must seek the PSA's approval each time it wishes to raise the price of any of its products.

During the public inquiry the PSA will explore a range of aspects which affect competition: costs, efficiency of production, marketing, levels of profitability and so on.

How competitive?

The PSA will also study the impact of brand proliferation, or segmenting. This is the situation where one company owns several brands within a sector. Speaking of the cigarettes market, Dr David Cousins, chairman of the PSA, says, "There are three major companies competing very vigorously by introducing new brands. Is that competition healthy? Some argue all the new brands are a sign of a highly competitive market. But you could argue it increases costs and presents a barrier to new entrants. How can

TAKE FOUR MARKETS...

Who owns what in the supermarket? We take a look at the companies behind four of the products in your weekly shopping basket.

FOR YOUR ANIMAL FRIENDS: PET FOODS

Uncle Ben's controls 65% of the cat and dog food market and even more of the dog food market alone. It used to be a 'declared' company and had to present a case for price increases to the Prices Surveillance Authority. But the PSA concluded its high profit levels were due to efficiency rather than market control.

Uncle Ben's canned dog food brand, Pal, leads the market, with 42% of sales value. It also owns Chum, My Dog and the dry dog food brands Good-O, Pal Meaty Bites and Schmackos plus the cat food names Dine, Kit-E-Kat, Dine Sheba Delights, Whiskas and Whiskettes.

Other players are Friskies, with Lucky Dog, Buffet, Luv and Trusty for dogs and Friskies and Go-Cat for cats; and Bush's with Nature Bites, Nature Dog and Nature Puppy, as well as the Bush's brand.

Cats and dogs (or is it their owners?) are discerning consumers too: there are gourmet, premium mainstream and economy brands, each packaged to communicate its message — 'value for money' or 'a special treat'.

Leading canned dog foods	(% value)
Pal	42
Chum	28
My Dog	5
Buffet	5
Bush's	4

Source: The Foodweek Industry Year Book, 1993 (figures rounded to nearest whole number).

you say a market is competitive when profits are high and there are no new entrants?"

Sometimes brands may be clearly marketed as being from the same company. Some companies choose to promote their corporate brand — Kellogg's, for instance, sells a wide range of breakfast cereals under its corporate umbrella. In its case, the individual products are referred to as 'sub brands'. In contrast, Uncle Tobys, the next biggest company in the cereal market, sells under several brand names.

Companies that have a strong umbrella brand — like Kellogg's or Nestlé — may reap the benefits in advertising:

"Nestlé also enjoy advertising synergies, the effectiveness of their advertisements being maximised by the naming of different instant coffee products under the Nescafé brand, for example, Nescafé Blend 43, Nescafé Gold Blend, Nescafé Mild Roast, etc. This ensures that all Nescafé brands benefit from an advertisement that may only name one of the range. Cadbury Schweppes recently realised this advantage and renamed their Copper Kettle and Café Royale brands under the Maxwell House banner." — PSA inquiry into instant coffee prices.

However, in most situations where one company dominates a market, it does so with several brands, not just one. Some companies go so far as to push individual brands and camouflage the corporate ownership.

Segmenting is a way of capturing more market sales. If you find a company's mainstream brand too expensive, perhaps you'll buy its cheaper brand that's promoted as value for money. Sometimes segmenting lures new customers into your market; sometimes it takes sales from a competitor.

Segmenting is very much to do with brand image. Take Uncle Ben's, for example. Its Chum brand of dog food is firmly 'value for money' and quite different from My Dog — made by the same company but with a stamp of luxury about it.

How much choice?

Does domination by a couple of multinationals reduce choice for the consumer? Not necessarily. Australians have a choice of around 30 brands of shampoo, for example, and around 20 brands of toothpaste.

THE POWER OF SELLING

IT'S NOT JUST what sells in the supermarket which should be competitive but also the supermarkets themselves and the wholesalers which supply them.

Last year four grocery wholesalers approached the Trade Practices Commission for approval to merge. They were Foodland, Davids Holdings, Composite Buyers and IHL (Independent Holdings Ltd). If they hadn't asked permission, it's likely they would have found themselves up against section 50 of the Trade Practices Act, which prohibits an alliance that will result in substantial lessening of competition.

The argument they had to present to the TPC was that the public benefit — in terms of increased efficiency and lowered prices — outweighed any weakening of competition.

In fact the proposal was withdrawn just days before the TPC was to announce its decision.

One of the wholesalers' arguments was that the merged group would increase competition in the supermarket sector, where the chains Woolworths, Coles and Franklins between them hold around 70% of grocery sales.

Coles Myer, incidentally, is the corporation behind the following stores: Target, K Mart, Myer, Grace Bros, Coles Supermarkets, Bi-Lo, Coles-Fossey, Red Rooster, Liquorland and Katies.

IN THE SHOWER: SHAMPOOS

Australians spend $159 million a year washing their hair. Over half this market is taken by three companies: L&K Rexona, Procter & Gamble and Colgate-Palmolive.

With 25%, L&K Rexona has the largest share. Of the seven top-selling brands, it owns three. It is the corporation behind numerous household names such as Clinic, Dimension, Pears, Sunsilk and Timotei.

Procter & Gamble's Pert brand is the number one selling shampoo, accounting for 15% of shampoo sales and for almost all of P&G's 17% market share. Procter & Gamble is also the name behind Pantene and Vidal Sassoon.

No prizes for guessing Colgate-Palmolive is the company selling the Palmolive brand.

Advertising of shampoos tries to capture sales amidst the "inbuilt promiscuity in the shampoo and conditioner market", to quote a *Business Review Weekly* article. As the trade journal, Foodweek, explains, "Consumers constantly sample new products, so brand loyalty is rare." The market is divided into various segments: premium (or beauty), 2-in-1, economy, medicated, baby, and generic or house brands. Most brands come in a variety of formulas — for dry hair, greasy and so on. Premium brands account for 50% of sales, the largest share of the market. By far the most sales are in the supermarket.

Leading shampoos	(% value)
Pert	15
Sunsilk	7
Palmolive	7
Pears	6
Flex	5
Decoré	4
Dimension	4
Salon Selectives	4
Extra Care	3
Wella Balsam	3
Timotei	3

Source: The Foodweek Industry Year Book, 1993 (figures rounded to nearest whole number).

sumer? Not according to this executive: "There are always smaller companies which see opportunities and create new niches, pioneering new products which the other companies then take on. There's a fair bit of original idea coming from outside the main players."

If a company wants to introduce new products it has several options. It can either develop a new brand, or introduce a 'line extension'. This is the situation where a company has an established brand, say the Mars Bar, and lends that brand to another product — in this case, for instance, the Mars Bar Ice Cream. Line extensions can be chancy because they risk diluting the impact of the brand.

It's a similar story with relaunching — often just a question of repackaging. Although, to introduce another piece of marketing speak, a 'mental angle' can help: "Unless you come up with a genuine mental angle, relaunching doesn't do a lot."

What is a mental angle? Examples are Uncle Tobys' repackaging of breakfast cereals into bars for promotion to those too busy to stop for breakfast. Or instead of fruit yoghurt, splitting the product into plain yoghurt accompanied by fruit.

How much?

Pricing is an important part of marketing. There are several approaches:

- "We do a trade-off analysis. We work out how much of the buying decision for any product is down to the price alone, the quality and non-tangible benefits." — Managing director of a market research company.

'Non-tangible benefits' include image — very important for products like cosmetics, but not so crucial for food: "If it doesn't match up to quality, or they just don't like the food, customers won't buy it again, however wonderful your image."

- "Generics and house brands set a benchmark. Then it's up to marketing and advertising to convince the consumer to pay a premium of two and a half times the base price in some categories."
- Market dynamics can be complex. The following quote is from the PSA's report on its inquiry into instant coffee prices:

"Nestlé's brand loyalty is such that if a typical consumer were faced with a choice between a Nestlé or a competing brand of instant coffee at the same price, the consumer would be likely to choose the Nestlé product. This makes it difficult for Cadbury Schweppes and Unifoods to price their equivalent products above or at the same level as Nestlé without losing market share, and therefore enables Nestlé to command a premium on the products. Cadbury Schweppes and Unifoods might be able to increase their market share by significantly undercutting Nestlé's prices. However, they would be unlikely to attempt this conduct for fear of sparking a price war that Nestlé, with its manufacturing and advertising cost advantages, would be likely to win."

- Premium brands are higher-priced and usually companies aim to take a higher profit margin too. Although it's their aim to make more profit it doesn't always work in practice if the company doesn't read the market right.

Competition: a consumer issue

The issues of competition can make dry reading at times. But as the examples in this story demonstrate, we are affected by competition, or lack of it, on a day-to-day basis — every time we go shopping.

Controls on market domination or manipulation help maintain the balance between consumers on the one hand and suppliers on the other. Currently we have the Trade Practices Commission (TPC) overseeing the Trade Practices Act (see

IN THE LAUNDRY: DETERGENTS

Manufacturers have been struggling to keep consumers interested in new types of products with which to wash our clothes. We have powders, liquids, powder concentrates, liquid concentrates, detergents for front loaders, for coloured clothes and ones with enzymes.

The two main players are Colgate-Palmolive and L&K Rexona, between them capturing over 80% of liquid and powder sales.

Colgate-Palmolive owns: Cold Power, Dynamo, Fab, Gow, and Spree. L&K Rexona is behind: Drive, Lux, Omo, Rinso, Softly, Sunlight and Surf.

It's a confusing market considering the number of brands from each company, plus 'line extensions' of each brand — different types of product with the same brand name. For instance, Omo comes in Omo Powder, Omo Liquid, Omo Free, Omo Micro and OmoMatic.

If the market is flat — presumably you either need to stock up on laundry detergent or not — some of the more upmarket brands are discounted, with the hope of 'trading consumers up'. This means trying to persuade you to move to 'value' brands if you usually buy generics, or to premium ones if you're normally content with value brands.

Leading powder/concentrates	(% value)
Omo	17
Surf	13
Cold Power	11
Drive	10
Fab	10
Spree	8
Radiant	7
Gow	4

Source: The Foodweek Industry Year Book, 1993 (figures rounded to nearest whole number).

The power of selling on page 25 as an example of the work it does) and the Prices Surveillance Authority, which has the power, when approved by the Treasurer, to regulate prices of certain companies.

Last year the Hilmer report into national competition policy recommended a strengthening of competition policy. The Consumers' Association supported this general principle but argued for an extension of the TPC's scope. We would like to see it cover the professions and monitor government business enterprises to ensure savings are passed on to consumers. The Consumers' Association is also lobbying for clear information that makes it easier to compare products — such as unit pricing of groceries (products labelled with their price per 100 g or 100 mL, etc) and rating systems for banking services.

With the trend to merging companies and buying out competitors, and the segmentation of markets making it more difficult to identify product ownership, competition policy is becoming increasingly important for consumers. We'll make sure we do the dry reading so we can lobby for the best deal for you, the consumer. ❑

BEANS MEANS INQUIRY

THE COST of Australia's cup of instant coffee came under scrutiny when the Prices Surveillance Authority examined the practices of Nestlé, Unifoods and Cadbury Schweppes in 1992. Coffee bean prices had dropped by 70% yet, taking the example of Nescafé Blend 43, only a 27% saving had been passed on to consumers. Nestlé's instant coffee prices were frozen as a result of the inquiry.

Nestlé controls about 70% of the market, under brands such as Nescafé (Blend 43, Gold Blend, Espresso, Mild Roast, Cappuccino and Decaf) and International Roast. Unifoods sells Bushell's, Pablo and Master Roast, while Cadbury Schweppes is behind Maxwell House and Café Hag. (At the start of the enquiry Cadbury Schweppes also had Copper Kettle and Café Royale but these were moved to the Maxwell House banner).

The PSA looked at the pricing structure of instant coffee, how the suppliers operated within the market and even what the market was — whether it included other non-alcoholic drinks such as tea and soft drinks or was a market in its own right (it concluded the latter). It also looked at the obstacles to new entrants to the market. The PSA concluded Nestlé's size enabled it to dominate the market and enjoy high price levels and profits. It found the other companies tended to follow the market leader's prices and were considerably less profitable.

Healthy competition is good news for consumers but the PSA found Unifoods and Cadbury Schweppes presented only weak competition to Nestlé. And Nestlé's strong brand image meant new entrants into the market would have to spend big to create brand awareness and image as well as build a distribution network.

Like the other products we've looked at in this article, instant coffee is segmented. The original Nescafé was a powdered coffee. It's since been joined by granulated and freeze-dried varieties. Instant coffee also varies in quality, the variety of bean used, the degree of roasting and the type of production technology used. Decaffeinated versions are also available.

IN THE KITCHEN: BREAKFAST CEREALS

Breakfast cereals is one of the areas which will undergo a public inquiry by the Prices Surveillance Authority starting some time this year. Two companies in particular dominate the market: Kellogg's and Uncle Tobys. Sanitarium is not far behind.

While you may think a cereal's a cereal, manufacturers take a different view. They segment the market in various ways, one of which is outlined below:

Total cereal market: $601.4M per year, broken down into: biscuits (eg Weet-Bix), flakes (eg Corn Flakes), bran (eg All-Bran), fortified (eg Nutri-Grain), combination (eg Sustain), pre-sweetened (eg Coco Pops), oats (eg Rolled Oats), muesli (eg Swiss Muesli), puffs (eg Puffed Wheat) and miscellaneous.

Combination cereals such as Sustain may consist of a variety of cereal types such as flakes and puffs, with added fruit and nuts.

Kellogg's markets its 20 or so products under its own brand umbrella, but individual products like Nutri-Grain or Corn Flakes are considered sub brands. Between them Kellogg's brands take almost 60% of the market.

Uncle Tobys (in turn owned by Goodman Fielder Wattie) owns Anchor, Morning Sun and Purina as well as the Uncle Tobys brand.

Sanitarium is the third major company in the breakfast cereal market. Its sub brands — sold under the Sanitarium banner — are Goodstart, Granola, Light & Tasty, Litebix, Ricies, San Bran and the top-selling Weet-Bix.

Cereals: the top ten	(% value)
Sanitarium Weet-Bix	17.5
Kellogg's Corn Flakes	10.8
Uncle Tobys Vita-Brits	7.2
Kellogg's Coco Pops	5.2
Kellogg's Nutri-Grain	5.0
Kellogg's Sultana Bran	4.6
Kellogg's Rice Bubbles	3.9
Kellogg's Special K	3.8
Kellogg's Just Right	3.2
Kellogg's All-Bran	3.1

Source: Retail World Marketing Guide, 1993.

DRIVELINES

CAR PARTS – MONOPOLY BY DESIGN

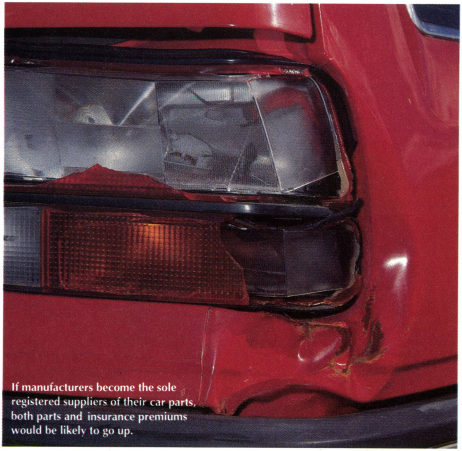
Design registration of parts by car companies could threaten independent parts manufacturers, leading to higher prices for parts and insurance premiums.

A REVIEW OF THE AUSTRALIAN Designs Act is currently being undertaken by the Australian Law Reform Commission, the outcome of which could have some serious repercussions for all car owners. The intention of the Designs Act is to encourage competition in industries by giving designers protection for up to 16 years on their registered designs. But there are fears that car manufacturers may try to misuse the Act to effectively block independent companies from making and selling replacement parts for newer cars in this country.

The current Designs Act

Under the current Act, car manufacturers can register not only the overall shape of a car, but also the individual parts. If they decided to enforce the terms of this registration they could set themselves up as the sole supplier of these parts. This would give the car manufacturers a virtual monopoly, stifling competition, and could lead to higher prices for parts and insurance premiums.

While the aim of the Designs Act is generally a sound one, it fails to come to grips with the fact that car spare parts are a special case. It is estimated that the car parts industry in Australia turns over about $2.8 billion annually, and that $800 million of this comes from smash repairs through the insurance companies.



If manufacturers become the sole registered suppliers of their car parts, both parts and insurance premiums would be likely to go up.

The UK experience

Several years ago this issue was raised in the United Kingdom, leading to the 1988 Copyright Designs and Patents Act, which exempted car parts from design registration under 'must-fit' and 'must-match' clauses. It was argued that car parts were a special case because cars are the most expensive consumer durable acquired by most people and are at much greater risk of damage through rust or collision than most consumer goods. Also, a car will require continual maintenance and investment in spare parts throughout its life. Because of the cost of the car, and because only certain parts may be damaged or worn, it is more economically worthwhile to make repairs to cars than to most other consumer products.

In recognition of this, the UK Act exempted from registration parts of a design which *must fit* to allow connection to the original product, and parts which *must match* the original part's shape exactly to maintain the outward appearance of the product. This upholds the car manufacturer's right to register the shape of a whole car whilst guaranteeing access to the spare parts market for other players.

The need for competition

By balancing the rights of the car manufacturers and the independent parts suppliers, the UK design protection benefits the consumer by ensuring competition and choice in the spare parts industry.

In an August 1993 survey by the Australian Automotive Aftermarket Association, the prices of a 'mixed basket' of parts were compared. Nine different components were looked at, ranging from a Commodore oil filter to a windscreen for a Falcon. The survey found

that in each case the retail price for the 'original' part from the car manufacturer was significantly higher than a comparable part from an independent supplier. In one case the original part was four times that of the equivalent. If there were no competitors to the car manufacturers, costs could rise alarmingly.

The registration of body panels and bumper bars is of particular concern, as these are the most likely areas damaged in a crash. According to the NRMA, smash repair parts alone already cost each insurance policy holder $105 a year in premium payments, and this cost can only increase if competition is restricted.

A submission paper by the RACV points out that the design registration of car spare parts could be at odds with the Trade Practices Act, which seeks to promote healthy competition in industries. Allowing car manufacturers to control parts supply and prices would damage a currently competitive industry and certainly wouldn't benefit consumers. We feel the Trade Practices Act should take precedence in the case of car parts.

Keep the car parts industry competitive

While the principle of protection for designers to allow them to benefit from their efforts is a worthwhile one, it shouldn't be allowed to infringe on the rights of free competition or be pursued to the detriment of the interest of consumers. A design protection law which allows the destruction of a currently competitive industry by failing to ensure access to an open market has not achieved its basic objective of stimulating creativity and inventiveness. It works against the interest of the public at large.

Cars are expensive items and consumers are paying the car manufacturers for their design input through the purchase price of a vehicle. The aesthetics of the design play no role in the decision to buy spare parts. To maintain the vehicle the consumer must, by necessity, buy parts which fit and match the specific car, and therefore the Designs Act should not extend protection to this sort of product.

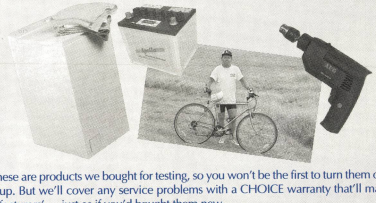
We believe the current Australian Designs Act needs to be changed to exempt car parts from registration, ensuring that car manufacturers cannot use the Act to enforce a monopoly on parts supply. To this end CHOICE and the NRMA have made a joint submission to the Law Reform Commission inquiry urging these changes. The Commission hopes to release a discussion paper on the topic some time this month and we'll keep you up to date. ❑

The 11th CHOICE Subscriber Draw

For new subscriptions and renewals received January 1 to March 31, 1994.

Subscriber draws are now held quarterly and on April 1 we'll be holding our eleventh. The lucky winner will be able to choose any two products from the following tests, published July 1993 to September 1993.

- ☐ High chairs (July 1993)
- ☐ Hybrid bikes (Aug 1993)
- ☐ Water heaters (Aug 1993)
- ☐ Impact drills (Aug 1993)
- ☐ Washing machines (Sept 1993)
- ☐ Car batteries (Sept 1993)



These are products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturers' — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by March 31 will go into the draw, unless of course you indicate you don't want to be included.

(If you're not due to renew your subscription during the period, don't worry, we'll be holding other draws during the year — your renewal notice will have the details. And if you're on a two-year subscription you'll be entered on your first anniversary as well as when you renew again.)

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Here's where you stop racking your brains for the right present. With a CHOICE of their own, your friends can make big savings (and you might get to keep your own copy!)

And every CHOICE subscription you give or renew for someone else means an extra entry for you in the Subscriber Draw. Give two gifts, gain two extra entries. Give three, and you've tripled your chances.

Use the order form overleaf

CONDITIONS OF ENTRY

1. The winner will be drawn from new subscriptions and renewals from personal subscribers (including members and donors of gift subscriptions) received January 1 to March 31, 1994. If you opt for a 2-year subscription, you'll be entered on your first anniversary as well as when you actually renew or subscribe.
2. Information on how to enter and prizes forms part of these conditions of entry.
3. Employees, and their immediate families, of the Australian Consumers' Association and its associated companies and agencies are ineligible to enter.
4. Entrants must be residents of Australia.
5. Applications are subject to a verification check and judge's decision is final. No correspondence will be entered into.
6. The prizes will be delivered free anywhere within Australia.
7. Prizes cannot be taken as cash.
8. South Australian residents may enter the draw by completing the form and posting to: Reply Paid No. 13, ACA, 57 Carrington Road, Marrickville 2204, without subscribing to the magazine. Only one entry per person is permissible through this method.
9. Last date for receipt of entries to the draw is March 31, 1994. No responsibility accepted for lost, late or misdirected mail.
10. The draw will be conducted at the office of the Consumers' Association at 10 am on April 1, 1994.
11. The winner will be notified by letter and published in the June 1994 issue of CHOICE magazine.
12. The promoter is Australian Consumers' Association, 57 Carrington Road, Marrickville 2204. NSW Permit No. TC93/5487, Vic Permit No. 93/3661 issued on 25/11/93, ACT Permit No. TP93/2070 issued under the Lotteries Ordinance, NT No. NT93/1654.

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Straight to the point

To help you get the right person as qui as possible CHOICE has upgraded its t phone system. So here are two impor numbers that will get you directly to service you need:

Consumer Information Service:
(02) 559 9

For free help with a consumer problem an update on past product tests.

Subscription Service: (02) 558 8

For enquiries about subscription or to or books from our Consumer Bookshelf.

Consumer Rights Advice

CHOICE operates consumer rights lines people having problems with a faulty p duct or a dispute with a service person. T lines set out what your basic rights are a what steps you can take to protect the These lines are also available in four l guages other than English — Vietname Arabic, Chinese and Turkish.

CHOICE Consumer Rights Advice:
0055 200
Advice in Vietnamese: **0055 200**
Advice in Turkish: **0055 200**
Advice in Chinese: **0055 200**
Advice in Arabic: **0055 200**

Youth lines

A line specifically for young consumers, t 'Ripped-off' Line, outlines your shoppi rights as well as letting you know what y can do if you run into problems with som thing you have bought.

Students can also call a resource line find out where to get up-to-date informati on the consumer movement and the env ronment. These two topics are the mo requested by students and teachers who ri our Consumer Information Service.

CHOICE 'Ripped-off' Line — Advice for Young Consumers: **0055 200**
CHOICE Student Resource Guide: **0055 200**

Product advice

A number of product lines also summaris what to look for when you are buying particular product. Brand-name recommen dations aren't included, however — thes remain exclusive to CHOICE subscribers.

CHOICE Washing Machine Advice: **0055 2001**
CHOICE Water Filter Advice: **0055 2001**
CHOICE Baby Products Advice: **0055 2001**
CHOICE Safer Domestic Pest Control Advice: **0055 2001**

Calls attract a rate of 55 cents per minute

PESTICIDES WON'T WASH

IF THE Commonwealth Government is keen to boost export dollars with a promotion that emphasises Australia's 'clean food', shouldn't it be committed to making sure our food lives up to that claim?

The Consumers' Association thinks so, and that's why we're pushing the Commonwealth Government to implement a national program of pesticide use reduction. Scandinavian countries such as Sweden and Denmark have already recognised the need for governments to take the lead in this matter and have imposed pesticide reduction targets.

But meanwhile how do you reduce your likelihood of ingesting pesticide residues? When it comes to fruit and vegetables, taking a little extra care in preparation will help. You can't remove all traces of pesticide — for instance, some are inside fruit and vegetables rather than on the surface — but by following these tips you can reduce your exposure:

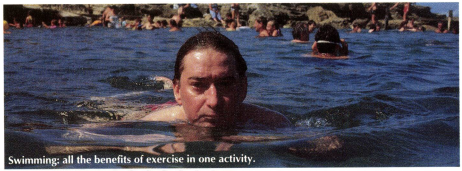
- Wash all fruit and vegetables thoroughly, using a drop of detergent if you like (rinse well!). Wash vegetables like cauliflower and broccoli both before and after you chop them.
- Scrub hard vegetables like carrots with a vegetable brush, especially if you eat the skin.
- Peeling produce like apples if they look as if they've been coated with wax will remove any pesticides sealed in by the wax. Unfortunately you'll also remove fibre in the peel. You can't win them all.
- Discard the outer leaves of cabbage and lettuce and trim the leaves and top of celery.

BUSH NUTRITION

Not everyone likes the thought of eating kangaroo meat, but if you're tempted, how does it fare nutritionally?

Kangaroo meat — a traditional part of bush tucker — is low in fat and is a good source of iron and zinc (100 g contains 4 g fat compared to beef fillet's 10 g and a pork chop's 14 g).

Witchetty grubs, incidentally, are very high in protein, fat and energy, while snake, a firm white meat, is low in fat.



Swimming: all the benefits of exercise in one activity.

EXERCISE: EVEN A LITTLE HELPS

EXERCISE IS GOOD FOR YOU — it can reduce blood pressure, it makes the heart more efficient and helps weight control. It may also reduce cholesterol levels and seems to help reduce stress.

But how much exercise is enough?

Sessions of 20 to 30 minutes, three times a week, are enough to get fit and to gain the full benefits of exercise. But if you're a non-exerciser and that amount sounds impossible, you may be heartened by research showing *any* regular exercise is *a lot* better than none at all.

One trial showed people who did nothing at all were two to three times more likely to die over a given period than those who did a little exercise.

So what counts as exercise?

When it comes to gaining *some* benefits as opposed to *all* benefits of exercise, almost anything active counts — DIY, gardening, walking up stairs and so on. And you don't have to do these for 20 minutes at a time — even spread out throughout the day you still gain from an increased activity level.

To get properly fit the exercise must be more vigorous: cycling, swimming or brisk walking, for example. These are the types of exercise which, when carried out for 20 to 30 minutes at a time, bring you the most benefits.

And what sort of exercise is best?

Exercise can be thought of as serving three main areas: aerobic fitness, suppleness and strength. Ideally choices of exercise should tackle all three; swimming — fairly hard — is one of the few exercises which is good on all three fronts. Cycling, for instance, is good for aerobic fitness, has some effect on strength, but does little to improve suppleness. Yoga on the other hand is excellent for flexibility, but most types won't affect strength or aerobic fitness. To get fit you need aerobic exercise — but it should make you puffed, not speechless.

Whatever you choose, follow these golden rules:

- Start slowly: aim to build your fitness gradually. This minimises your risk of injury.
- Warm up properly before exercising: stretches, especially for the legs, will help prevent injury and gradually increase your flexibility.
- Cool down afterwards: don't come to a sudden halt if you've been exercising vigorously.
- Stop immediately if you feel dizzy or are in pain. Going for the burn is risky and unnecessary.

IN THE DOCTOR'S SURGERY

Last year a young woman died as a result of overdosing on anti-malarial tablets because she took the dose every day instead of once a week. Her death emphasises the importance of being absolutely sure you understand how much and when you should take a drug.

Other questions you should ask when prescribed a drug are:

- **What is the name of the drug?** Ask the doctor to print it if you can't read his or her writing. Ask for the name of the drug itself as well as the brand name in case you want to get more information about it.
- **What is it supposed to do?** Doctors should know enough about the drug to be able to explain this in simple terms.
- **Are there any foods, drugs, drinks or activities you should avoid when taking the drug?** Be sure to tell the doctor all medications you are already taking.
- **What side-effects should you expect?** Are there any warning signs which mean you should go back to the doctor?

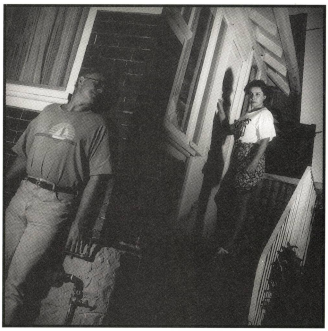
CONSUMER IN LAW

STALKING

Dictionaries describe the term 'stalking' as a slow, sinister or secret pursuit or approach, such as animals stalking their prey or famine stalking through the land. However, stalking has recently gained notoriety on a different level and the term has even entered our books of law.

IF YOU'RE THREATENED with violence you can generally obtain a court order for protection. Without a threat, however, police and courts have often been able to do little to protect you adequately — especially from potential domestic violence. To overcome certain ambiguities and weaknesses in existing legislation, some states recently passed special anti-stalking laws and others are reviewing their legislation.

In this context stalking refers to the kind of intimidation or threat that causes fear in the person who's being stalked. A common trigger is the break-up of a relationship. One person doesn't accept the split and its consequences and threatens, harasses or intimidates the estranged partner or other family members.



But stalking can occur outside domestic relationships as well. Examples include the man who day after day follows a worker from a women's refuge where his former wife is staying; or the woman who persistently telephones her secret love, a married work colleague who hardly knows her; or the obsessed fan who repeatedly threatens a murder-suicide if his famous idol doesn't meet him.

Protection orders

If a person — in practice, usually a woman — has reasonable fears of physical violence, she (or the police on her behalf) can apply for a protection order which can be 'tailor-made' to suit individual circumstances. It could tell the culprit, for example, not to come to the front door, not to approach the house, not to approach the woman's workplace, and so on. In various jurisdictions these orders are called Apprehended Violence Order (NSW, where it's commonly known as a 'restraining order'), Domestic Violence Order (Queensland) or Intervention Order (Victoria).

If a magistrate in a court is satisfied that 'on the balance of probabilities' the woman holds reasonable fears of physical violence, the order will be issued and a copy served on the person who made the threats. The standard for evidence is less stringent than for criminal charges, which have to be proved 'beyond reasonable doubt'.

However, a woman who has escaped from a violent relationship might fear further violence without receiving a direct threat. "Often it's things that to an outsider not familiar with domestic violence might sound quite trivial, like he was across the road watching me, or followed me to the shopping centre," says Julie Stubbs, Senior Lecturer at Sydney University's Institute of Criminology. "But for the woman who's lived in a violent relationship with that particular man ... she often knows that means a very substantial threat to her."

Previously, when someone thought they were being stalked they could ask the police to lay a charge of intimidation, if they could prove the allegation 'beyond reasonable doubt'. In cases where a person felt harassed or intimidated but the harasser stopped short of committing an offence, police or magistrates might have been reluctant to issue a protection order in the past.

The anti-stalking provisions are designed to create a new basis to get a protection order and make it easier for both those seeking and issuing these orders.

Anti-stalking laws

Late in November last year NSW and Queensland became the first states to make stalking a criminal offence.

■ In **NSW** two new offences against 'intimidation' and 'stalking' — which apply to domestic situations only — have been included in the Apprehended Violence Order section of the Crimes Act. **Intimidation** is defined as intentionally:

— Harassing.
— Molesting.
— Frequently telephoning a person.
— Or any other conduct that will cause fear of injury or violence, or damage to any person or property.

Stalking covers behaviour such as intentionally:
— Following a person about, or
— Watching or approaching their home, workplace or any other place the person frequents.

"It's made easier now," says Ann Mara from the NSW Domestic Violence Advocacy Service. While in the past a protection order would have prohibited a specific action (it could say, for example, not to approach the house within 500 metres), all such orders will now *automatically* also include a provision against stalking.

The new law enables police to apply for orders by phone outside normal working hours and allows magistrates to issue orders for the protection of family members and others within the domestic relationship. Breaches of protection orders incur a maximum penalty of $5000 or two years' imprisonment or both.

■ **Queensland's** Criminal Law has been amended similarly to include a slightly more comprehensive 'unlawful stalking' provision which covers all the abovementioned actions, but specifies that they have to have occurred on at least two separate occasions. It distinguishes between 'straightforward' and 'aggravated' stalking. The former incurs a maximum penalty of three years' imprisonment (or 18 months if the matter is dealt with summarily in a magistrate's court). The penalty increases to five years for aggravated stalking; that's if the person uses or threatens violence, has a weapon or breaches a court order.

Queensland introduced the Act "to protect — in particular — women and children who live in fear each day of their lives", but, like South Australia, has not restricted it to domestic situations. It can provide protection for all potential victims of violence and could be applied to all other stalking situations like those mentioned earlier.

■ **SA's** former Labor Government was actually first to introduce anti-stalking laws (similar to Queensland's) into parliament last October, but further discussions were postponed because of the state elections late last year. At the time of writing the incoming Liberal Government had not yet decided whether and how to pursue the issue.

■ The **Northern Territory** introduced its anti-stalking provisions last December and expects them to be passed when parliament sits again early this year. The proposals are based on the draft bill introduced in SA, except for a lower maximum penalty of two years for straightforward stalking offences.

■ The **Tasmanian** and **Victorian** governments are also reviewing their legislation for the protection of domestic violence victims. At the time of writing, however, neither government had decided yet whether to model its new laws on the NSW or Queensland legislation.

■ The **Western Australian** Government is also planning to make stalking a criminal offence, to give police greater powers to act on threats and harassment and to introduce tougher penalties early in 1994.

■ In the **ACT** 'offensive and harassing behaviour' is already one of the grounds for obtaining a restraining order. However, in a domestic situation the applicant has to prove the conduct has caused fear for his or her safety. The Community Law Reform Committee of the ACT would prefer this clause to be removed. It is considering other states' anti-stalking provisions and will advise its Attorney General later in 1994.

A step forward

"The new legislation is really a step forward. It will allow police and magistrates more scope," says NSW's Ann Mara, "although those whose job it is to implement the legislation must be prepared to do so. It's the interpretation and administration that will make the difference."

Criminologist Julie Stubbs also says it's difficult to predict what impact the legislation will have on those seeking protection orders. "It depends so much ... on the way in which any police will interpret it at the time," she says. While acknowledging the real gains made over the last decade in terms of protecting women from domestic violence, she says there's plenty of room for education.

"Education particularly for the police, although a lot of resources have been put into that and maybe it's now time to concentrate more on the education of the courts ... Perhaps now, given all the current debates about gender bias and the law ... the judiciary might be more willing to identify the need for that training." ❑

DO PROTECTION ORDERS WORK?

JULIE STUBBS is a Senior Lecturer at Sydney University's Institute of Criminology. She recently co-authored two reports for the Office of the Status of Women on the effectiveness of protection orders in Australian jurisdictions. We asked her how the states compared in terms of getting a protection order.

"The state of the law is in a real flux and a lot of things are going on in various jurisdictions. Research is hampered by a real lack of statistics in most jurisdictions so it's hard to evaluate what's going on. From the little I managed to get, in terms of statistics, probably Tasmanian women are having the most difficulty getting access to protection orders. They have few services and women in rural Tasmania have almost no access to support. The legislation in Tasmania has not been as user-friendly as it might be. The police have been slow to take up the issue.

"The key issue in every jurisdiction still is getting the police to act on women's behalf. Police practice has changed a lot over recent years but it's still a major problem in most jurisdictions. Police action is fundamental in many ways, in terms of coming to the house at the time of the call, intervening in what might be a potentially life-threatening incident."

If police lay the complaint, a considerable burden is taken off the victim. "It's quite difficult, even for a woman who understands the way the legal process works, to negotiate all the various hurdles, to get papers served on the defendant, to manage to get into court and get a legal representative. And then there's the issue of who pays for legal representation when it arises.

"In NSW and in some other jurisdictions women who are complainants for domestic violence protection orders get legal aid, but that's not the practice necessarily in all jurisdictions. Some women in other jurisdictions find it very difficult to get a lawyer to represent them. They may not be given legal aid. So expense is added to all the other problems of getting into court.

"If we look at the gains that have been made generally in the last 10 years in all Australian jurisdictions, I guess it's fair to say that for some women there have been significant improvements and some women have got some real protection out of that. But in general terms, the women who got least out of it are Aboriginal, women who don't speak English and women in rural communities. Across Australia those three categories of women are least likely to have access to information, least likely to have sympathetic and skilled policing and least likely to get their matters before the courts. And that's irrespective of what jurisdiction they're in."

The effectiveness of domestic violence protection orders in Australian jurisdictions: Report to the National Committee on Violence Against Women by Julie Stubbs and Sandra Egger will be available from DAS Distribution; phone (06) 202 5536; fax (06) 202 5696.

LETTERS

Send your letters to **CHOICE, 57 Carrington Road, Marrickville 2204.** Where possible, please include your daytime telephone number, as we may wish to contact you direct for more information or to discuss your comments and queries.

CHILDCARE SURVEY

I write concerning the *Choice Childcare Survey*. We would like to congratulate you on this initiative, which will provide much-needed consumer information on a national level.

As the peak organisation for school-age childcare in NSW, we were disappointed that the survey did not contain questions related to before/after school and vacation care. This is a most neglected area of children's services in relation to the overall provision, the level of government funding to establish services and the inequitable fee relief available to parents. For children with disabilities in need of additional support or facilities, the situation is even worse.

Would it be possible for you to consider a survey for families with school-age children at some future date?

Judy Finlason
Network of Community Activities, Surry Hills, NSW

We discussed at length whether or not to include specific questions about these types of care. It was finally decided that in order to get the biggest possible response rate to the survey the forms had to be kept as short and simple as possible.

Parents were therefore given six specific types of care to choose from plus an 'Other (please specify)' category.

Fortunately we are able to report that responses received so far have included information about care out of school hours and vacation care. This data will be examined during preparation of the CHOICE article.

WHALING — A REPLY FROM NORWAY

We wish to comment on your Choice Cut *Whaling Protest* in the October 1993 issue.

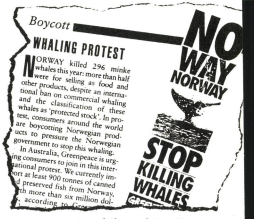
Norwegian whaling policy is based on sound environmental principles. Our minke whaling is conducted in accordance with the procedure for management of whale stocks which has been developed and recommended by the Scientific Committee of the International Whaling Commission (IWC). The Scientific Committee is an international body of scientists. Its work is based on data from extensive research into the size and migratory patterns of the stock. No organisation, including Greenpeace, has challenged the authority of the Scientific Committee on this matter. In fact, the quota set for this year [1993] was well below the minimum quota the IWC would have specified, had it followed the recommendations of its own scientific body.

Norway is firmly opposed to harvesting threatened whale species. However, the minke whale falls outside this category.

Through history Norway has been dependent on the utilisation of the living resources of the sea. It is obviously within its own interests for Norway to preserve natural diversity and a living and sustainable marine environment. The decision to resume small-scale commercial whaling in 1993 rested on the principle that all living marine resources should be managed and utilised on a sound scientific basis. It is on this very basis that the broad spectrum of fishing activities ranks among the most environmentally friendly methods of food production. There are no polluting production facilities, no fertilisers, pesticides or other chemicals released into the environment, and the energy consumption is low in relation to yield.

If countries are forced to accept rules prohibiting the use of certain resources without a sound basis, the very foundation of international co-operation and agreement on environmental and developmental issues will be endangered. Sustainable harvesting of an abundant stock is entirely in keeping with the principles which form the basis for international co-operation in this domain.

The broad basis for implementation of policies on harvesting of agrarian or marine resources may be confused by an overlay of emotion where objections by individuals to those policies are based on their religious, environmental, cultural or economic philosophies. Resource management based on emotion rather than scientifically established facts would represent a dangerous path to tread.


Boycott
WHALING PROTEST
NORWAY killed 296 minke whales this year; more than half were for selling as food and other products, despite an international ban on commercial whaling and the classification of these whales as 'protected stock'. In protest, consumers around the world are boycotting Norwegian products to pressure the Norwegian government to stop this whaling.
In Australia, Greenpeace is urging consumers to join in this international protest. We currently import at least 900 tonnes of canned preserved fish from Norway, 3% more than six million dollars, according to
NO WAY NORWAY
STOP KILLING WHALES

Without doubt, scientific research has irrefutably established that there is absolutely no threat whatsoever to the survival of the minke whale species by the implementation of controlled harvesting by Norway.

Furthermore, the methods used in Norwegian minke whaling are more humane than those commonly used in big game hunting in western countries.

The whaling season for this year [1993] is over — 226 animals were taken, 157 during traditional whaling and 69 for scientific purposes. All vessels carried an inspector who was a qualified veterinary surgeon.

The Norwegian Government is prepared also in the future to work closely with the International Whaling Commission with a view to finding acceptable solutions. This was also reconfirmed by Prime Minister Gro Harlem Brundtland when she met the US Vice President in Washington recently.

I should add that the Norwegian Government is determined to enforce the ban on export of whale meat from Norway. The confiscation at Oslo Airport of an illegal consignment of such meat recently is proof of this commitment on the part of the Norwegian authorities.

Nils Bølset, Ambassador
Royal Norwegian Embassy
Canberra, ACT

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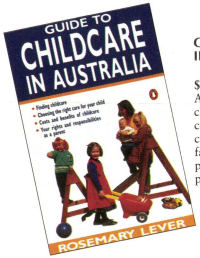

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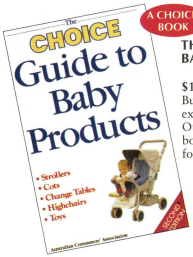

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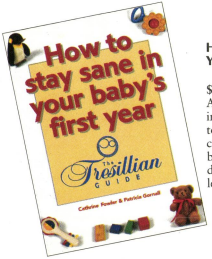

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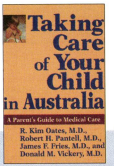

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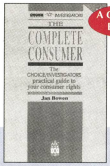

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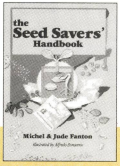

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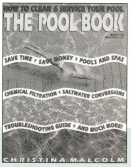
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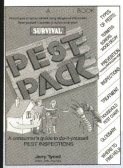

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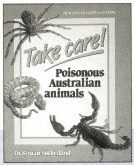

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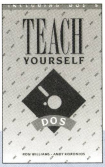

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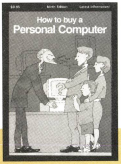

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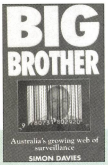

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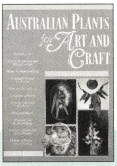

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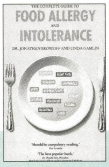

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I SPY WITH MY LITTLE EYE

Compact binoculars are light and just as powerful as standard binoculars.

IS THAT your regular yellow-tufted honeyeater darting around in that bottlebrush or the rather more endangered helmeted honeyeater (*Lichenostomus melanops cassidix*)? Birdwatching is a pastime where a pair of binoculars is almost essential — otherwise the little rascals keep flying away before you can get close enough to them. In fact binoculars are useful for any activity where you can't quite get close enough to the action for your liking, such as concerts (is the fat lady about to sing?), sports (how does Shane Warne bowl that flipper?), stargazing (the Horsehead Nebula looks frisky tonight!) and many others.

However, a pair of binoculars hasn't yet been invented that is ideal for all situations. So before you buy, consider what you want to use them for. A specialist camera or telescope shop should be able to give you advice specific to your needs, but you may not be so lucky in other places. One subscriber wrote to us, "I found at every store the salesperson had little or no idea how to use them. Some could not even explain how to focus properly. Most just opened their cabinet and suggested I try a few pairs to see which one I liked."

BINOCULAR BASICS

Binoculars are always described by two numbers, such as 7x50 or 10x25. The first number refers to the **magnification**, while the second refers to the diameter in millimetres of the **objective lenses** (the bigger ones).

A larger objective lens lets more light in and so is better for activities that involve little light, such as astronomy. However, it also makes the binoculars bigger and heavier and less suitable for activities such as hiking. **Compact** binoculars (with an objective lens diameter of 20–30 mm) are slightly more popular overall than **standard** binoculars (40–50 mm objective lens diameter), but it's a close thing.

While larger magnifications increase the detail of what you can see, they also reduce the amount of light getting to the eye and therefore need a bigger objective lens for use in poor light. They also magnify any unsteadiness in your hands, causing the image to jiggle more as the magnification increases. Some binoculars have zoom lenses, where the magnification can be changed, but they're not very popular.

Most binoculars have a **manual focus**. They have a knob (on the top usually) which is adjusted to focus on objects at different distances. If you can't get both eyes in focus there is another adjustment (usually on the right eyepiece) called a **dioptre ring**. First adjust the focus for the left eye with the main focus knob and then adjust for the right eye with the dioptre ring. From then on the main focus knob should keep both eyes in focus. Since people's eyes aren't of equal strength the focusing may need to be adjusted from person to person.

There are also **fixed-focus** binoculars, which rely on your eyes being able to adjust their focus well. There are no knobs to get them in focus and they can become a strain on your eyes after a while. As well you can buy **autofocus** binoculars, which don't strain your eyes like fixed-focus ones or require you to fiddle with manual-focus knobs. However, they're quite expensive ($750 or more) and account for a very small portion of the market.

Inside a typical pair of binoculars is what is called a **Porro** prism. Because of its design (see Figure 1) the eyepiece lenses are not in line with the objective lenses. To make compact binoculars more compact another type of prism was

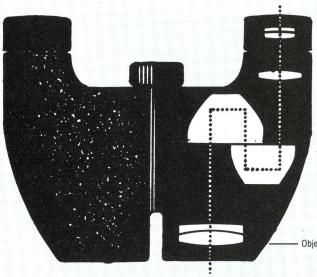


Figure 1. The way light travels through binoculars with a Porro prism.

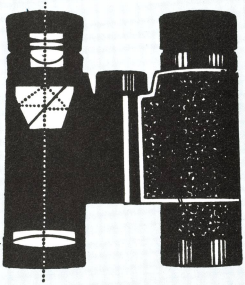


Figure 2. Light travels in a straight line between the two sets of lenses in binoculars with a roof prism; in general we found Porro prisms transmitted more light.

invented, called a **roof** (or Dach) prism, which has the eyepiece lenses in line with the objective lenses (see Figure 2).

Both types were represented in our test. Porro prisms let more light through than roof prisms and generally performed better. According to one manufacturer, roof prisms require very precise design and manufacture, a lack of which may account for their poorer performance.

The lenses may be **coated** to reduce unwanted reflections and glare and improve the amount of light transmitted. The type of coating and the degree to which the lenses are coated (it could just be the outside of the objective lens or all glass surfaces in the binoculars) vary from from model to model. A greenish-blue tinge on the surface usually indicates 'multicoating' (claimed to be a superior form of coating). However, the best test is to look through them and see what you think of the final image.

What to look for

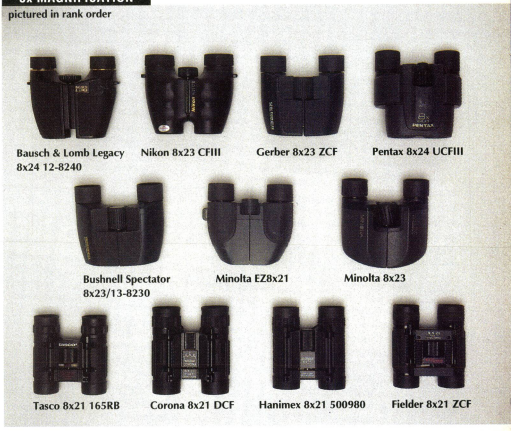
When different people tried out the binoculars in our test they all found different problems in use. One user found some models uncomfortable with her long eyelashes; another found one model uncomfortable on the bridge of his nose. So it's very important to try the binoculars out before you buy.

First decide what size binoculars you want. If you think you want anything with a magnification greater than 8x, try a pair to see whether you can keep the image steady or not, particularly for extended periods. If you want to keep weight to a minimum, choose a compact pair of binoculars like those we tested. If you want to use them in poor light, however, choose a standard-sized pair. Apart from that there's no real difference between the two sizes.

- Hold the binoculars up to your eyes. Are they comfortable to hold and on your face?
- Adjust the focus knob and dioptre ring while looking through the binoculars. Pick objects at different distances to focus on. Are the knobs easy to adjust?
- Make sure you can see a single image easily with both eyes at once. If the binoculars haven't been put together properly you might see a double image or strain your eyes trying to see a single image.
- Focus on something with horizontal and vertical lines. Do the lines curve near the edge of the image? The less curve the better.
- Does the image look hazy? Can you see halos around lights? Do the colours seem a bit odd? These are signs of poor-quality optics.

8x MAGNIFICATION

pictured in rank order



Bausch & Lomb Legacy 8x24 12-8240

Nikon 8x23 CFIII

Gerber 8x23 ZCF

Pentax 8x24 UCFIII

Bushnell Spectator 8x23/13-8230

Minolta EZ8x21

Minolta 8x23

Tasco 8x21 165RB

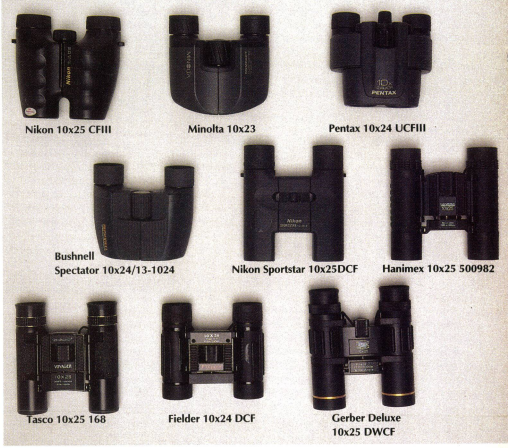
Corona 8x21 DCF

Hanimex 8x21 500980

Fielder 8x21 ZCF

10x MAGNIFICATION

pictured in rank order



Nikon 10x25 CFIII

Minolta 10x23

Pentax 10x24 UCFIII

Bushnell Spectator 10x24/13-1024

Nikon Sportstar 10x25DCF

Hanimex 10x25 500982

Tasco 10x25 168

Fielder 10x24 DCF

Gerber Deluxe 10x25 DWCF

Compact binoculars

1

	Brand/model (in rank order within groups)	Manufacturer/ distributor	Origin	Target price ($)*	Warranty (years)	Prism type	Compact dimensions L x W (mm)
	8x MAGNIFICATION						
equal	**BAUSCH & LOMB** Legacy 8x24 12-8240	York Optical	Japan	290	life *(B)*	Porro	96 x 96
	NIKON 8x23 CFIII	Maxwell Optical	Japan	249	1	Porro	95 x 98
equal	**GERBER** 8x23 ZCF	Gerber	Japan	182	life *(C)*	Porro	94 x 88
	PENTAX 8x24 UCFIII	CR Kennedy	Japan	199	none stated	Porro	105 x 93
	BUSHNELL Spectator 8x23/13-8230	York Optical	China/Japan	210	life *(B)*	Porro	96 x 87
equal	**MINOLTA** EZ8x21	Minolta	Japan	195	1 *(D)*	Porro *(H)*	97 x 95
	MINOLTA 8x23	Minolta	Japan	275	1 *(D)*	Porro *(H)*	106 x 88
	TASCO 8x21 165RB	Tasco	China	139	life *(E)*	Roof	93 x 62
equal	**CORONA** 8x21 DCF	Gerber	not stated	120	none stated	Roof	103 x 69
	HANIMEX 8x21 500980	Hanimex	Korea	99	3	Roof	97 x 64
	FIELDER 8x21 ZCF	Fielder Optec	Japan	110 *(A)*	none stated *(F)*	Roof	97 x 68
	10x MAGNIFICATION						
	NIKON 10x25 CFIII	Maxwell Optical	Japan	265	1	Porro	108 x 98
equal	**MINOLTA** 10x23	Minolta	Japan	345	1 *(D)*	Porro *(H)*	106 x 89
	PENTAX 10x24 UCFIII	CR Kennedy	Japan	240	none stated	Porro	98 x 93
	BUSHNELL Spectator 10x24/13-1024	York Optical	China/Japan	240	life *(B)*	Porro	95 x 88
	NIKON Sportstar 10x25 DCF	Maxwell Optical	Japan	300	1	Roof	121 x 65
equal	**HANIMEX** 10x25 500982	Hanimex	Korea	120	3	Roof	116 x 65
	TASCO 10x25 168	Tasco	Taiwan	149	life *(E)*	Roof	114 x 64
	FIELDER 10x24 DCF	Fielder Optec	Japan	115 *(A)*	none stated *(F)*	Roof	97 x 66
	GERBER Deluxe 10x25 DWCF	Gerber	not stated	170	none stated *(G)*	Roof	123 x 70

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in November and December 1993.

(A) We could only find these binoculars in one location when we checked prices.

(B) Guaranteed against manufacturing defects for the life of the original owner.

(C) Warranty says the manufacturer will repair "at our discretion" manufacturing faults and defective components.

(D) There is no Australian address on the warranty.

(E) Warranty says it is limited to products bought in the US but the distributor informs us it also covers Australia.

(F) Distributor informs us there is a three-year warranty.

(G) On the model we bought there was a one-year warranty supplied by the retailer.

(H) Manufacturer calls the prism a BAK-4 (a variation of the Porro prism).

(J) Needs an adaptor to use with a tripod.

What we tested

We decided to test compact binoculars for this report because of their slight edge in the market. There were far too many models for us to test them all so we restricted it to manual-focus models priced between $150 and $300, with a magnification of 8x or 10x and an objective lens diameter of 20–25 mm, and on sale in more than two states.

Well-known brands missing from this test include LEICA, VIXEN and ZEISS, which didn't have any models under $300. CARTON and JASON only have fixed-focus binoculars.

Porro beats roof

From our tests we found the Porro prism binoculars generally performed better than those with a roof prism. On the other hand, optical quality didn't appear to be related to the degree of magnification, although some users found stability problems with the 10x models.

On one model, the CORONA 8x21 DCF, the alignment of the lenses on the first sample we bought was so bad it was difficult to look through them without straining your eyes. We bought another sample, which was fine, although it still didn't make our 'recommended' list.

What to buy

We have separated the models we tested into those with 8x magnification and those with 10x magnification. We think the 8x binoculars are better because the image is steadier and they are therefore easier to use, but 10x binoculars sell more (presumably on the 'bigger is better' theory). The models below were the best in each size category.

	8x MAGNIFICATION	
equal	**BAUSCH & LOMB** Legacy 8x24	$290
	NIKON 8x23 CFIII	$249
equal	**GERBER** 8x23 ZCF	$182
	PENTAX 8x24 UCFIII	$199
	10x MAGNIFICATION	
	NIKON 10x25 CFIII	$265
equal	**MINOLTA** 10x23	$345
	PENTAX 10x24 UCFIII	$240

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in November and December 1993. Anything lower is a bargain.

3		4	5	6	7	
Use with spectacles	Tripod socket	Width of view at 1000 m (metres)	Closest focusing distance (metres)	Light transmission (%)	Overall optical quality (%)	Brand/model (in rank order within groups)
8x MAGNIFICATION						
good		110	2.5	84	89	**BAUSCH & LOMB** Legacy 8x24 12-8240
good		110	3	88	89	**NIKON** 8x23 CFIII
good		120	2.5	80	85	**GERBER** 8x23 ZCF
good	✓ (J)	130	2	80	85	**PENTAX** 8x24 UCFIII
good		120	3	78	83	**BUSHNELL** Spectator 8x23/13-8230
good		120	2	76	83	**MINOLTA** EZ8x21
poor		120	3	78	83	**MINOLTA** 8x23
fair		120	4.5	64	79	**TASCO** 8x21 165RB
fair		120	2.5	62	78	**CORONA** 8x21 DCF
fair		120	3	62	78	**HANIMEX** 8x21 500980
poor		120	2.5	64	76	**FIELDER** 8x21 ZCF
10x MAGNIFICATION						
good		90	3.5	84	90	**NIKON** 10x25 CFIII
good		90	3.5	80	85	**MINOLTA** 10x23
good	✓ (J)	110	2	78	85	**PENTAX** 10x24 UCFIII
good		90	3.5	74	82	**BUSHNELL** Spectator 10x24/13-1024
good		90	3.5	66	79	**NIKON** Sportstar 10x25 DCF
fair		90	4.5	64	78	**HANIMEX** 10x25 500982
fair		100	4.5	64	78	**TASCO** 10x25 168
poor		100	2.5	62	76	**FIELDER** 10x24 DCF
good		120	6	60	74	**GERBER** Deluxe 10x25 DWCF

equal
equal
equal
equal
equal
equal

1 Prism type
The front and back lenses in a pair of binoculars with a roof prism are in a straight line, unlike binoculars with a Porro prism (see the diagrams on page 38). This makes the binoculars with the roof prisms smaller and more compact, but they didn't perform as well in our tests.

2 Eye width
Adults' eyes are typically 60–70 mm apart, but the width can go above 75 mm or, in the case of children, down to 52 mm. On the whole compact binoculars are suitable for most of the population, with the roof-type models being more versatile.

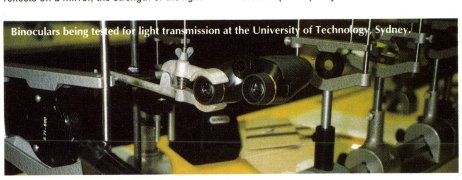
3 Use with spectacles
All the binoculars tested have rubber eye cups for people without glasses, but these need to be folded back if you're wearing glasses while looking through the binoculars. On some binoculars the eye cups wouldn't stay folded back very well (you should check this yourself if it's important to you), while on others they folded back so far you could possibly scratch your glasses with the binoculars (if they're the scratchable type). We also found it harder to adjust the eye width on some binoculars while wearing spectacles. Try using the binoculars without glasses first — you may not need to use both.

4 Width of view
This is simply how much of an object or scene you can see when you're 1000 metres away from it. Some manufacturers report this figure as angle of view or field of view at 1000 yards. You can convert to one of these other measurements fairly easily: 100 m at 1000 m equals an angle of view of 5.7°, or 300 feet at 1000 yards. All the binoculars had the width of view claimed by the manufacturer.

5 Closest focusing distance
This is the closest you can get to an object while still being able to focus correctly. This figure will vary slightly from user to user because of the different strengths of people's eyes, but the relative performance of the binoculars will still be the same.

6 Light transmission
When light passes through glass or reflects off a mirror, the strength of the light getting through is reduced. For this test a beam of light was focused on a light meter and the strength recorded. Each pair of binoculars was then set up so the beam passed through it completely and a new reading was taken. From these figures the percentage of light being transmitted was calculated.

7 Overall optical quality
The binoculars were tested for a number of faults in their optical system: geometric distortion (where straight lines appear curved), physical distortion (where a point of light appears out of shape), chromatic distortion (where colours get separated like a rainbow), inconsistent focusing (where the edge of the image might be out of focus while the centre is in focus) and veiling glare (where bright lights can make nearby dark areas seem a bit hazy). The results of all these tests were combined with the light transmission results to create an overall optical quality score.


Binoculars being tested for light transmission at the University of Technology, Sydney.

TOASTERS

We didn't quite find the perfect toaster, though our tests revealed 12 models you'd probably be happy with.

THE PERFECT toaster toasts bread evenly and repeatedly to the desired brownness on both sides. Its control markings are easy to read and to reset and its control knob or dial is easy to turn or to slide. Its toasting chambers are wide and long enough to fit thicker or taller slices, crumpets and muffins. The toasting cycle can be interrupted easily without bread being thrown onto the benchtop. It has a smooth, easy-to-pull-out crumb tray and preferably an exterior that stays cool. You should be able to keep it clean without risking scratches from sharp edges or dirt getting stuck in crevices.

In search of the ideal, we tested 19 two-slice automatic models with one or two slots, with a recommended retail price of below $65.

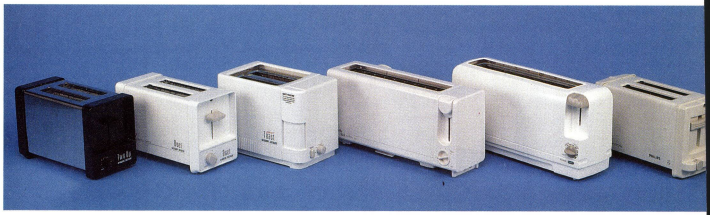
Black & Decker, Kambrook, Kenwood, Moulinex, Tiffany and Sunbeam had other models available at the time of testing, but they were about to be discontinued and replacement models had not been released.

TWELVE TO CHOOSE FROM

All the toasters tested were electrically safe. None of the 12 recommended had any problems that would affect day-to-day use, though none was ideal. All the 12:

- Scored 67% or better for ease of use, and
- Failed only one or none of the performance tests to the Australian Standard, but not either of the two considered most important to consumers: effective toasting area (not too much white round the edges) and repeatability of toast brownness.

Which toaster is right for you depends on your individual toasting needs and your preferences. For example, if speed is important for you, go for the SUNBEAM TA155, RUSSELL HOBBS 9201 or BREVILLE BT 700, which were the fastest of our recommended models. The table overleaf and profiles below will help you choose the model that suits your individual needs.



The 12 recommended models are listed in alphabetical order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in December 1993. Anything lower is a bargain.

BLACK & DECKER ET23 TWO UP

Target price: $25

- Crumpets are a tight fit, square ones and muffins a little difficult to remove as carriage only just comes up high enough.

BLACK & DECKER ET28 DUET

Target price: $29

- Crumpets are a tight fit, square ones and muffins a little difficult to remove as carriage only just comes up high enough.

BLACK & DECKER ET50 SMART TOAST

Target price: $50

- Plastic cool-wall design.
- Built-in safety switch, which switches off the current in a split second if it detects a fault.
- Switches off if toast jams.
- Pull-out crumb tray.

BREVILLE BT700 THICK 'n' THIN

Target price: $50

- Long slot with self-centring carriage mechanism (see note 1 overleaf for an explanation).
- Plastic cool-wall design.
- Cord storage facility.
- One of the fastest tested for repeated toasting.
- Cord can be fed out either end of the toaster.
- A little difficult to remove square crumpets.

KAMBROOK KT91SS SHOCKSAFE LONG SLOT

Target price: $40

(Exclusive to Grace Bros/Myer)

- Long slot with self-centring carriage mechanism.
- Plastic cool-wall design.
- Built-in safety switch, which switches off the current in a split second if it detects a fault.
- Pull-out crumb tray.
- Cord storage facility.
- Arrow marking on browning control knob hard to read.

PHILIPS HD4580 ELECTRONIC

Target price: $45

- Crumpets are a tight fit, square ones a little difficult to remove as carriage only just comes up high enough.
- Small coin or screwdriver may be required to open crumb tray door.

If price is factored in as well as performance and ease of use, the **BLACK & DECKER ET23 Two Up** and **ET28 Duet**, **RONSON 8513 2 Slice**, **RUSSELL HOBBS 9201 Classic Chrome** and **TARGET TT2 2 Slice** are all 'Best Buys' at around $30.

The **RUSSELL HOBBS 3819 Reflections Cooltouch**, although more expensive, is particularly good at taking large pieces of bread, and also has a 'cool wall' design.

THE BEST

(in alphabetical order)

BLACK & DECKER ET23 Two Up	$25
BLACK & DECKER ET28 Duet	$29
BLACK & DECKER ET50 Smart Toast	$50
BREVILLE BT700 Thick 'n' Thin	$50
KAMBROOK KT91SS Shocksafe Long Slot	$40
PHILIPS HD4580 Electronic	$45
RONSON 8513 2 Slice	$27
RUSSELL HOBBS 3819 Reflections Cooltouch	$55
RUSSELL HOBBS 9201 Classic Chrome	$29
SUNBEAM TA030 Two-Slice	$37
SUNBEAM TA155 Quartzline	$50
TARGET TT2 2 Slice	$29

Prices shown are a good target to aim for when shopping around, based on nationwide checks in December 1993.

SMALL POINTS

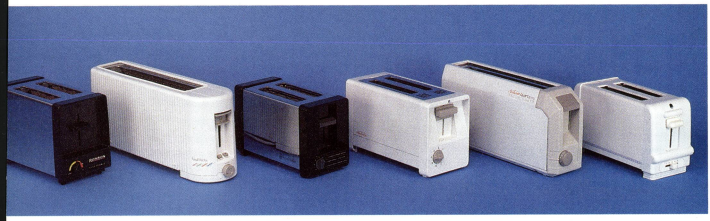
THE TOASTERS TESTED featured several different crumb tray designs. Easiest to clean is a pull-out tray. Second in terms of convenience is a hinged crumb tray door fixed to the bottom of the toaster with a catch that unclips to open and clean. Models that require a screwdriver or similar tool to open the crumb tray door are obviously more inconvenient. Another version is a crumb tray that is an integral part of the toaster's base and cannot be opened or pulled out, so that the toaster has to be turned upside down to shake crumbs out. You might want to check how the crumb tray works when you buy, especially if you make a lot of toast.

On some toasters the power cord could be wrapped around plastic 'fingers' on the underside for tidy storage. More features are discussed in the notes overleaf.

FOR PEOPLE WITH DISABILITIES

AN OCCUPATIONAL THERAPIST from the Independent Living Centre tested the toasters for ease of use by people with disabilities. The browning control knob or dial is particularly important. It should have a large grip and should turn or slide easily. The markings on the browning control should be easy to read, preferably colour-coded to correspond with the toast colour selected, or in large letters or numbers. The bread carriage lever should be wide enough for a good grip and should move up and down easily. Ideally it should stand out from the toaster housing, be in a contrasting colour and not recessed or flush with the body. The crumb tray door should have a good grip for easy opening; a pull-out crumb tray is even better.

None of the toasters tested was ideal, but five models are easier to use than the others: **BLACK & DECKER ET28 Duet**, **BLACK & DECKER ET50 Smart Toast**, **RONSON 8513 2 Slice**, **RUSSELL HOBBS 9201 Classic Chrome** and **TARGET TT2 2 Slice.**



RONSON 8513 2 SLICE

Target price: $27

- Bread carriage must be lifted manually to remove crumpets and muffins.
- Body reached 170°C after five consecutive toasting runs, the highest temperature of all toasters tested.

RUSSELL HOBBS 3819 REFLECTIONS COOLTOUCH

Target price: $55

- Long slot with self-centring bread carriage mechanism.
- Plastic cool-wall design.
- Cord storage facility.
- Carriage comes up just high enough to remove crumpets easily but is a little difficult for muffins.
- Longest of the long-slot designs, capable of toasting two slices of a larger loaf placed sideways.
- No crumb tray door — toaster has to be turned upside-down and shaken to remove crumbs.

RUSSELL HOBBS 9201 CLASSIC CHROME

Target price: $29

- One of the fastest toasters tested.
- Passed all performance tests.
- Crumpets are a tight fit, square ones a little difficult to remove as carriage only just comes up high enough.

SUNBEAM TA030 TWO-SLICE

Target price: $37

- Crumpets and muffins are difficult to remove as carriage does not come up high enough.
- Small coin or screwdriver may be required to open crumb tray door.

SUNBEAM TA155 QUARTZLINE

Target price: $50

- Long slot with self-centring carriage mechanism.
- Metal cool wall design.
- Quartz tube elements (see note 2 overleaf, *Quartz elements*, for why this is considered an advantage).
- One of the fastest toasters tested.
- Passed all performance tests.
- Cord can be fed out either side of the toaster.
- Crumb tray door catch a little small and fiddly.

TARGET TT2 2 SLICE

Target price: $29

- Crumpets are a tight fit.
- Small coin or screwdriver may be required to open crumb tray door.

Toasters

Brand/model (in alphabetical order within groups)	Manufacturer/ distributor	Origin	Target price ($)*	Warranty (years)	1 Long slot/ self-centring	2 Quartz elements	3 Frozen bread button	4 Defrost/reheat setting	5 Toast release control	6 Safety switch
THE BEST										
BLACK & DECKER ET23 Two Up	Black & Decker	China	25	1 *(A)*						
BLACK & DECKER ET28 Duet	Black & Decker	China	29	1 *(A)*						
BLACK & DECKER ET50 Smart Toast	Black & Decker	Malaysia	50	1 *(A)*					✓	✓
BREVILLE BT700 Thick 'n' Thin	Breville	China	50	1 *(A)*	✓				✓ *(G)*	
KAMBROOK KT91SS Shocksafe Long Slot	Kambrook	China	40	1 *(B)*	✓				✓	✓
PHILIPS HD4580 Electronic	Philips	China	45	1 *(C)*						
RONSON 8513 2 Slice	Thebe International	China	27	1 *(B)*						
RUSSELL HOBBS 3819 Reflections Cooltouch	Asko Appliances	China	55	1 *(B)*	✓		✓		✓	
RUSSELL HOBBS 9201 Classic Chrome	Asko Appliances	China	29	1 *(B)*						
SUNBEAM TA030 Two-slice	Sunbeam	China	37	1 *(A)*					✓ *(G)*	
SUNBEAM TA155 Quartzline	Sunbeam	Australia	50	1 *(D)*	✓	✓		✓		
TARGET TT2 2 Slice	Target	China	29	*(E)*						
THE REST										
BREVILLE BT500 Compact	Breville	China	50	1 *(A)*	*(F)*				✓ *(G)*	
KAMBROOK KT50 2 Slice	Kambrook	China	25	1 *(B)*						
KAMBROOK KT70 Shocksafe Cool Touch	Kambrook	China	45	1 *(B)*			✓		✓	✓
KAMBROOK KT89 Cool Touch	Kambrook	China	29	1 *(B)*			✓		✓	
KAMBROOK KT92SS Shocksafe Compact	Kambrook	China	40	1 *(B)*					✓	✓
LINDA TL45	Linda Electric Industries	China	27	1 *(C)*						
THE PRICE BRAND 2-Slice	K Mart	China	25	1 *(A)*						

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in December 1993.

(A) Replacement.
(B) Repair or replacement.
(C) Parts and labour.
(D) Replacement; five years quartz elements.
(E) Replacement if faulty any time after purchase (Target policy).

FEATURES

1 Long slot/self-centring

This design features a single toasting chamber about twice as long and slightly wider and deeper than in conventional two-slot models. This design gives added versatility for toasting extra-large slices, especially with the self-centring grille mechanism featured in all long-slot toasters tested. When the carriage lever is pushed down, two vertical wire grilles move towards the centre of the toaster from each side, where they hold the food at about equal distance from the heating elements. This means foods of varying thicknesses can be toasted evenly. One of the two-slot toasters, the **BREVILLE BT500 Compact**, also has a self-centring mechanism.

2 Quartz elements

In most conventional toasters the heating element wire is wound on an insulating material and hence exposed. The long-slot **SUNBEAM TA155** has the heating element enclosed within a quartz tube (one per side) to protect it from burning crumbs, raisins and other food particles. Internal walls reflect the heat back onto the food. Manufacturers claim this design extends the life of the element and Sunbeam offers a five-year guarantee on its quartz element.

3 Frozen bread button

An easy-to-use frozen bread button adds extra toasting time without the need to change your preset browning level. Models without this feature would have to be turned towards maximum or high for toasting frozen bread. The two **BREVILLEs** and the **KAMBROOK KT91SS** and **KT92SS** have a special frozen setting marked on their browning control knobs.

4 Defrost/reheat setting

The **SUNBEAM TA155** has a useful timed 'reheat' which also performs a defrost function. Toast can be reheated when needed.

SAFETY FEATURES

During 1992 at least 18 fires around Australia were caused by toasters, and only a few of these were due to electrical faults. In most cases people had used the wrong food in the toaster or had left it unattended when in use. Keep in mind that dry bread may catch fire and burning toast might be thrown out of the toaster and ignite surrounding furniture, soft furnishings or food. To decrease the risk of fire, don't use a toaster near or below curtains and other combustible materials and keep an eye on it when in use. The Australian Standard now prescribes that toasters carry a mandatory warning to this effect. While some models we tested lacked special warning notices, most manufacturers indicated they would be included on new stock.

When cleaning a toaster or removing a jammed piece of toast, *always* switch off the power *and* unplug the toaster. Otherwise you risk an electric shock or electrocution.

Some toasters have special safety features:

5 Toast release control

Automatic pop-up toasters rely on upward carriage movement to switch elements off. If you want to interrupt the toasting cycle on toasters without a special toast release control, you usually have to lift the carriage lever manually or turn the browning control down to the minimum position. On the **BLACK & DECKER ET50 Smart Toast**, the element is switched off automatically after a certain time, even if the carriage jams, to prevent a possible

Removing toasted muffins	Toasts one slice	Toasts large slice	Ease of use score (%)	No. of performance tests failed	Significant problems in use	Brand/model (in alphabetical order within groups)
						THE BEST
t fit	OK	Uneven	Tight fit	80	1	**BLACK & DECKER** ET23 Two Up
t fit	OK	Uneven	Tight fit	84	1	**BLACK & DECKER** ET28 Duet
t fit	Easy	OK	Tight fit	89	1	**BLACK & DECKER** ET50 Smart Toast
rcles	Easy	OK	OK *(H)*	84	1	**BREVILLE** BT700 Thick 'n' Thin
	Easy	OK	OK *(H)*	92	1	**KAMBROOK** KT91SS Shocksafe Long Slot
t fit	Easy	OK	Tight fit	78	1	**PHILIPS** HD4580 Electronic
	OK	Uneven	OK	90	1	**RONSON** 8513 2 Slice
ycles	OK	OK	Good *(J)*	86	1	**RUSSELL HOBBS** 3819 Reflections Cooltouch
t fit	Easy	OK	Tight fit	82	0	**RUSSELL HOBBS** 9201 Classic Chrome
	Difficult	OK	OK	78	1	**SUNBEAM** TA030 Two-slice
	Easy	OK	OK *(H)*	92	0	**SUNBEAM** TA155 Quartzline
t fit	Easy	Uneven	Tight fit	72	1	**TARGET** TT2 2 Slice
						THE REST
ycles	Easy	OK	OK	86	1 Failed repeatability test	**BREVILLE** BT500 Compact
	OK	Uneven	Tight fit	76	1 Failed effective toast area on fifth run	**KAMBROOK** KT50 2 Slice
	Easy	Very uneven	Tight fit	90	2 Failed effective toast area on first run	**KAMBROOK** KT70 Shocksafe Cool Touch
	Easy	Very uneven	Tight fit	88	2 Failed effective toast area on first run	**KAMBROOK** KT89 Cool Touch
ycles	Easy	Very uneven	No	94	3 Failed repeatability test; failed effective toast area on first and fifth runs	**KAMBROOK** KT92SS Shocksafe Compact
ycles	OK	OK	OK	74	4 Failed repeatability test; failed effective toast area on first run	**LINDA** TL45
	Easy	Uneven	Tight fit	74	0 Control markings very poor	**THE PRICE BRAND** 2-Slice

(F) Two slots, each with the width and self-centring mechanism of a long-slot design.

(G) Not a separate switch — turn browning control to minimum setting.

(H) One slice on side.
(J) Two slices on side.

fire. However, to get the toast out the toaster has to be turned over and shaken on such an occasion.

6 Safety switch

A few of the toasters now have a very useful safety feature: a built-in safety switch (residual current device or RCD) to reduce the hazard of electric shock. On the **BLACK & DECKER ET50** it's inside the toaster; the carriage release button also acts as the test button to make sure the safety switch is functioning properly.

The **KAMBROOK KT70, KT91SS** and **KT92SS** are fitted with a safety switch in the power plug, complete with power indicator, test and reset buttons. This design is supposed to protect the user if a fault develops anywhere from the plug back to the toaster, including the power cord. Provided the power is switched on at the outlet, this type of safety switch does offer added safety, even if the power outlet is miswired — a situation that may arise in a reverse-wired power point or extension lead where active and neutral have been swapped. However, if you had a reverse wiring situation and switched the power off but didn't unplug the toaster while you tried to free a jammed piece of toast with a metal object, this type of safety switch wouldn't work, because the neutral rather than the active wire would have been disabled, leaving the active live. Current could therefore still flow into the toaster.

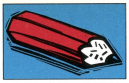
7 Cool wall

The outer walls of toasters with a cool-wall design are generally made of plastic with a large air gap to insulate the exterior from the interior. On the ones we tested, the cool walls didn't get hot enough to cause burns and stayed cool enough for safe handling, lifting and moving. The **SUNBEAM TA155** is not claimed to be a cool-wall design but can be considered to be. While its metal walls get hotter than any of the plastic ones, they still stay much cooler than the conventional design, which is a sheet steel exterior that may heat up to well above boiling point.

PERFORMANCE

As well as those mentioned in the table, performance tests included: the temperature of handles and control knobs, the force required to operate the bread carriage, the toasting times, the effective toasting area, the ability to produce a range of brownness, the repeatability of browning results at a particular setting over five consecutive runs. Tests were done using standard white bread, crumpets, muffins and larger wholemeal bread. Effective toasting area and repeatability of brownness were considered to be the most important performance tests for everyday use.

All the toasters passed all our electrical safety tests.



WHAT DO YOU KNOW?

1 Wine sold in a two or four-litre cask will improve with age when stored, in much the same way as bottled wine does.
True or False?

2 The distinctive white coating found on brie cheese is due to:
A) The reaction of the cheese to the cloth used to cover it during the ripening process.
B) A coating of *Penicillium candidum*, a mould which is applied to the outside of the cheese and allowed to grow.
C) A flour-based powder that is dusted onto the cheese to stop it from sticking to the packaging.

3 Of the nappies used in Australia, the overwhelming majority are disposable.
True or false?

4 Sulphur dioxide (SO_2) was first used as a food preservative during the First World War, when it was used to treat meat being sent to the trenches.
True or false?

5 If you buy a $50 item from a shop and offer 50 one-dollar coins in payment, the shop is legally entitled to refuse them on the grounds that this is not legal tender.
True or false?

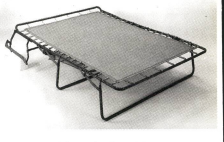
6 If you refuse to have your bag searched at the entrance to a shop which prominently displays a sign making a bag search a condition of entry, you are still legally entitled to enter.
True or false?

7 If you buy goods at an auction and later find they are not fit for the purpose for which they were sold, the auctioneer must take them back and refund your money.
True or false?

8 When taking out a mortgage on a home, one condition may be that you also take out mortgage guarantee insurance. Taking out this insurance covers your repayments should you fail to pay for some reason, and ensures that the bank cannot repossess your home.
True or false?

9 If you decide to give someone an additional card which operates off your credit card account, you cannot cancel it, and are still responsible for purchases until it is returned to the bank.
True or false?

10 Almost all the mechanisms in sofa beds manufactured in Australia are made by one company.
True or false?



11 A US-based advertising company had plans to launch an inflatable billboard into space in 1996, which would have appeared about the size of the moon from Earth.
True or false?

12 Animal rennet, used in cheese-making, is made from an extract of sheep liver.
True or false?

ANSWERS

1. False. The plastic bags and taps used in wine casks are not completely airtight, which means the wine inside will oxidise over time. You should drink cask wine within three to six months of its 'packed on' date.
2. B. This mould forms the characteristic white rind and ripens the cheese from the outside in.
3. False. According to figures from manufacturer Kimberly-Clark, only about 45% of the nappies used here are disposable.
4. False. The ancient Greeks, Romans and Egyptians are known to have used SO_2 as a preservative in wines.
5. True. The one-dollar coin is only legal tender in amounts up to $10.
6. False. If the sign is sufficiently large and prominently displayed so you can easily see it, you have the choice of submitting to the search or not entering the store.
7. False. Consumer protection laws don't apply to auctions unless it can be shown that the auctioneer knowingly made a misleading statement about the goods. The old adage 'let the buyer beware' is particularly true in the auction room.
8. False. Mortgage guarantee insurance protects the lender. If the borrower defaults on the loan, the house is sold and any shortfall is paid to the lender by the insurer.
9. True. Withdrawing your authority for the use of the card is not enough; the additional card must be returned to the bank. If your relationship with the cardholder breaks down, you may find yourself liable for the bill against your wishes.
10. True. It is estimated that 95% of mechanisms are made by Wyn Products.
11. True. It was the brainchild of Space Marketing Inc, which planned that the billboard would spend about 20 days in space before burning up in the earth's atmosphere.
12. False. Animal rennet is an extract of calf stomach containing the enzyme rennin, which turns the fermented milk that cheese starts out as into curds.

RECALLS AND BANS

If you find a recall or ban not in our list, please let us know.

Woolworths has recalled STAINLESS STEEL SAUCEPAN SETS on sale since 13/12/93, barcode 9300633849627. The handle attachment may have faulty spot welding. Return to Woolworths for refund.

VELOX HYDRAULIC TROLLEY JACKS model HJA 2E (2.25 ton) and HJA 2M (2 ton) made in China and distributed in NSW and Victoria, November 1992 to May 1993, may pose a safety risk. Contact place of purchase or Alan Rees, Velox Australia, on (03) 380 1102 for refund or replacement.

Stadt Industries has recalled GALAXY 90 SPLIT SYSTEM HORIZONTAL CEILING-MOUNTED SYSTEM WARM AIR FURNACES produced between October 1992 and June 1993, due to a potential fire hazard. The Gas and Fuel Corporation of Victoria is testing units and if faulty they are replaced by Stadt. If in doubt contact Ms Bradd on (03) 720 3511.

IBM 8543 LAPTOP COMPUTERS (known as **L40SX LAPTOPS**) may have an internal short circuit which could lead to overheating, smoking and holes burnt through the bottom cover. Return to an IBM Service Centre for full repair.

PEUGEOT models 405, 405S and 405 wagon built October 1988 to October 1990 and with vehicle identification number (VIN) 8135389 to 70137307 may have a potential underbonnet fire risk due to fuel or power steering fluid leakage. Contact a Peugeot dealer or Peugeot concessionnaires on (02) 796 5599 or PO Box 396, Greenacre 2190.

JOC SOLDERING IRONS Model 79B30 and soldering iron included in **JOC HOME ELECTRICAL COMPUTER TOOL KIT** are unsafe to use due to inadequate insulation or earthing. **Do not use.** Contact place of purchase or M&P Rizk Imports, 2/42 Harp Street, Belmore 2192, (02) 718 8531.

MAZDA 626 vehicles made between 12/11/91 and 25/5/93 may have a dangerous loss of headlight illumination at night due to a wiring fault. Vehicle identification numbers or VIN (located on the firewall and in the warranty booklet) of vehicles affected:
626 V6 – JMO GE10L1 00100001 to 00133086
626 4 cyl – JMO GE10S1 00100001 to 00133086
Mazda should have contacted owners of affected vehicles. If in doubt contact any Mazda dealer or Mazda Australia, PO Box 183, South Melbourne 3205, Freecall 008 034 411.

FRISKIES GO-PET PYRETHRINS FLEA & TICK SPRAY FOR DOGS AND CATS may adversely affect some cats. Return to place of purchase for a refund.

Coles has recalled **OLYMPIC MUESLI** and **MELLOW YELLOW MUESLI** sold at Coles Supermarkets, Werribee Plaza, in Hoppers Crossing, Victoria. It is not up to standard; return to Coles Supermarket for refund.

HOLDEN VR COMMODORE and **TOYOTA VR LEXCEN V6 AUTOMATIC SEDANS and WAGONS** with **cruise control** are being recalled because the cruise control cable may come loose and cause unintended acceleration. Vehicles affected are:
HOLDEN VR COMMODORE VIN L602878 to L686798 from start of VR production to 10/12/93.
TOYOTA VR LEXCEN VIN PT646878 to RT686798 — 01/07/93 to 10/12/93.
Owners of affected vehicles will be contacted by General Motors or Toyota for rectification. If in doubt contact your Holden or Toyota dealer.

CHOICE

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"We work on behalf of Australian consumers by producing and providing useful and accessible information, and representing and advancing their interests."

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